OFFICE OF COMMISSIONER OF BANKING

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Office of Commissioner of Banking, P.O. Box 7876, Madison, WI 53707-7876 (608) 266-1621

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Distribution and mailing	Division administrators and staff
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generally hires 2 to 10 examiners each year and is an Equal Opportunity Employer functioning under an approved affirmative action plan.

The agency currently has a goal to increase employment of women and minorities in its examiner job groups.

If you would like more information about how to apply for these jobs, please complete and return the form below.

Affirmative Action Officer
Office of Commissioner of Banking
P.O. Box 7876
Madison, WI 53707-7876

☐ Yes! I would like to know more about becoming a financial examiner.

Name: _____

Street Address: _____

City, State, Zip: _____

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Place
Stamp
Here

TO: Darlene Miller, AAO
Office of Commissioner of Banking
P.O. Box 7876
Madison, WI 53707-7876

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has a three-fold purpose.

First, it regulates and examines the 370 state-chartered banks to ensure safety and soundness.

Second, it licenses, regulates and/or examines the operations of 5,544 businesses dealing in consumer credit transactions, both for safety and soundness and to protect the rights of consumers.

Third, it administers the Wisconsin Consumer Act and has significant administrative powers to enforce its provisions.

The agency's overall mission is to encourage the stability and health of the banking and consumer credit industries while protecting Wisconsin consumers through effective regulation.

When violations are discovered, various administrative, civil or criminal sanctions are imposed, at times in cooperation with other agencies.

The agency is administered by the Commissioner of Banking and Deputy Commissioner. The agency carries out its responsibilities through the divisions of banking and consumer credit. Legal services and administrative services divisions carry out internal operations responsibilities.

The Commissioner is appointed by the Governor with the consent of the Wisconsin Senate. A five member Banking Review Board is also appointed by the Governor. Its members serve staggered five year terms.

The board reviews certain actions of the Commissioner. It advises the Commissioner and agency staff. It acts as an appeals board when agency administrative decisions are challenged.

OFFICE OF COMMISSIONER OF BANKING

Marcus C. Bergh	Viroqua	1903-1911
Albert Kuolt	Kenosha	1911-1918
Marshall Cousins	Eau Claire	1918-1923
Dwight T. Parker	Fennimore	1923-1927
C. F. Schwenker	Chippewa Falls	1927-1932
A. C. Kingston	Stevens Point	1932-1933
Peter A. Cleary	Milwaukee	1933-1937
H. F. Ibach	Madison	1937-1940
Allen G. Pflugradt	Milwaukee	1940-1943
James B. Mulva	Madison	1943-1947
G. M. Matthews	Madison	1947-1959
William E. Nuesse	Madison	1959-1968
Roger L. Heironimus	Phillips	1968-1971
Erich Mildenberg	Milwaukee	1971-1980
T. E. Pederson	Madison	1980-1983
William P. Dixon	Madison	1983-1985
Richard E. Galecki	Milwaukee	1985-1989
Toby E. Sherry	Madison	1989-

James A. Curran, Secretary	Eau Claire	May 1, 1993
Richard A. Braun, Vice-Chair	Kewaunee	May 1, 1994
Ralph J. Tenuta, Chair	Kenosha	May 1, 1995
Robert C. Gorsuch	Madison	May 1, 1996
E. Ray Willoughby	Portage	May 1, 1997

Everett V. Bidwell	Portage	Deceased, 1991

Dear Reader:

1991 was an extremely busy year and a year full of change, both for the Office of Commissioner of Banking and for the industries it regulates. This report will talk a lot about "change".

Consumer Credit Though every year, this agency works to produce hundreds of thousands of dollars in refunds for aggrieved consumers, this year the amount is dramatically higher because of successful court action. Our consumer credit and legal divisions teamed up to produce nearly $745,000 in refunds for Wisconsin consumers in 1991.

Other changes are also consumer driven. With increasing public concern over personal and family debt, our public education efforts to inform consumers about both their rights and responsibilities in credit transactions became an intense focus for the division in 1991.

Change was also evident in the increasingly sophisticated public attitudes about debt and the proper use of credit. We also saw change in the way consumer credit industries have been quick to develop new and often *technology-driven* products and services. Public demand is driving new credit offerings and at the same time, new credit counseling services.

Internally in 1991, we established a new statewide consumer complaint hotline. By the end of the year it was receiving over 200 calls per month. The consumer credit division wrote and published several brochures. Legislation was offered to regulate emerging consumer credit industries. Additional staff was hired to handle an increasing division workload. Additional computing capacity was installed. More speaking engagements were conducted, and the division's workload and public stature increased as we made more media contacts than ever before.

Banks At the same time, our banks division regulated an industry which witnessed a hectic year of change. Bank reform legislation was passed in Washington. Numerous banking-related bills were debated in Madison. Consolidation of the banking industry advanced.

And while Wisconsin banks continue to be noted for their outstanding strength and health, they battled against imposition by Washington of significantly increased costs for deposit insurance and against sweeping changes proposed by the US Treasury Department.

Wisconsin banks are being forced to pay escalating premiums for FDIC insurance because of the problems caused by poorly run institutions *elsewhere* in the country. And those same problem institutions are creating a fervor for increased, but in Wisconsin, often needless additional regulation.

In Wisconsin banks are safe, strong and healthy. Banks in other parts of the country only wish they were as strong as Wisconsin banks. But my message to bankers in this year of change has been to *not rest on their laurels.*

For Wisconsin banks to survive long-term and prosper in an increasingly competitive global business environment, Wisconsin banks will constantly need to achieve ever-increasing efficiency, earnings and productivity. They will need to adapt to new and advanced technology. In fact, every good banker knows that running a bank in the 1990's is nothing like it was, even ten years ago. Change is everywhere.

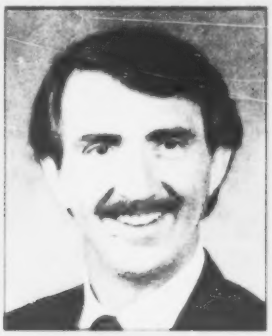
Internally for the banks division, 1991 brought a commitment to dramatically upgrade its computing capacity. This will enable us to instantly download sophisticated financial information directly from the banks themselves, and from the FDIC. It will make *us* more efficient and will save costs.

Consistency within change But let me be clear on this final point: While the way banks deliver day-to-day services may change, good sound basic banking does not. The high standards of Wisconsin bank regulators *will* not. One constant amidst the change, is ensuring bank and consumer credit safety & soundness through reasoned, effective and responsive regulation and consumer protection oversight.

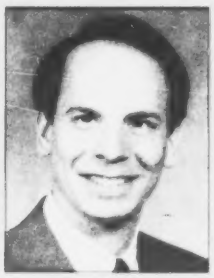
I hope our 1991 annual report is both interesting and useful to you. I invite your comments.

Sincerely,

Toby E. Sherry



Richard L. Dean
Deputy Commissioner of Banking



Andrew C. Smith
Public Information Officer

Darlene D. Miller
Administrative Services Division

Michael J. Mach
Banks Division

Howard D. Quimby
Consumer Credit Division

Leon M. Swerin
Legal Counsel

Toby E. Sherry, Commissioner
Richard L. Dean, Deputy Commissioner
Andrew C. Smith, Public Information Officer

Darlene D. Miller, Administrator
Elizabeth A. Deneen, Program Assistant
Susan J. Dietzel, Budget Management Analyst
Rita R. Melder, Administrative Assistant
Richard E. Rydecki, Management Information Specialist
Genevieve I. Sanders, Program Assistant

Leon M. Swerin, Legal Counsel
Holly A. Sherman, Legal Secretary
Sally J. Cohen, Legal Assistant

Michael J. Mach, Administrator
Ann F. Collins, Review Examiner
Theresa M. Duhr, Program Assistant
Gunnard W. Landers, Bank Examiner
Anne P. Maddrell, Review Examiner
Harry E. Manzer Jr., Bank Examiner
Kenny E. Markhardt, Bank Examiner
Michael L. Schlough, Review Examiner

Howard D. Quimby, Administrator
J. Michael Whalen, Assistant Administrator
Jack D. Cope, Review Examiner
Lorraine A. DeLeeuw, Program Assistant
Paul D. Egide, Complaint Examiner
Donna J. Fuller, Program Assistant
Kathleen P. Hanna, Program Assistant
Philip C. Rozga, Complaint Examiner

Thomas J. Breu, Eau Claire
Raymond L. Hellmer, Madison
Paul J. Lau, Milwaukee
Delores E. Matousek, Stevens Point
Lisa M. Nettekoven, Madison
Jean M. Plale, Madison
Donald L. Reichardt, Milwaukee

66 Banks; $9.55-billion in Assets

John E. Hinkel, Examination Supervisor

Bank Examiners:

Richard Beiler
Kris A. Bina
Dennis D. Driessen
Michael G. Feltz
Greg A. Mieske
David M. Presny
Gene W. Rusk
Roger E. Samuel
Thomas J. Shively
Donald H. Shue
Michael M. Vutai
Sally A. Weiland

Territory 1

Michael L. Schlough, Review Examiner

79 Banks; $5.81-billion in Assets

James D. Newlun, Examination Supervisor

Bank Examiners:

Karen K. Bredeson
Carl D. Boehmke
Coletta B. Demuth
Randall S. Mau
Joseph W. Moreth
Penny L. Schnabel
David L. Smidt
Margaret S. Straus

Territory 2

Anne P. Maddrell, Review Examiner

66-Banks; $6.06-billion in assets

Richard C. Johnson, Examination Supervisor

Bank Examiners:

Mark J. Anderson
Paul R. Bartel
Nancy A. Foster
David M. Ketter
Michael W. Norkofski
Kevin C. Quinn
Philip L. Salmon
William J. Strobel
Richard P. Thomas
Cynthia M. Ziolkowski

Territory 3

Ann C. Collins, Review Examiner

52-Banks; $2.66-billion in assets

Dale W. Peters, Examination Supervisor

Bank Examiners:

Lynn M. Keitel
William J. Gaber
Lee H. Peters
Charlene A. Strouf

Territory 4

Ann C. Collins, Review Examiner

56-Banks; $2.57-billion in assets

Kenneth J. Imm, Examination Supervisor

Bank Examiners:

Thomas M. Forsythe
Alice W. Hickok
Peter S. Nied
Scott E. Perala
Dennis E. Wolfe

Territory 5

Michael L. Schlough, Review Examiner

51-banks; $2.03-billion in assets

Timothy M. Sinz, Examination Supervisor

Bank Examiners:

William D. Gautsch
Jay D. Hesselberg
Daniel J. Ottow
Trung M. Pham

Territory 6

Anne P. Maddrell, Review Examiner

1991 was an increasingly busy year for the consumer credit division. This is due, in part, to better efforts to reach the public and inform them of their rights in consumer credit transactions.

A new statewide, toll-free consumer complaint hotline was established in 1991. By year-end the hotline receptionist was fielding hundreds of calls per month. This indicates the service is needed and is helping the agency become more accessible to the citizens it serves.

The number of licensees regulated by the division continues an upward trend in several of the industries. Additional staff is being added where possible to meet the increasing workload.

The division, however, continues to operate below authorized levels because of the difficulty in retaining qualified *new* examination personnel.

However, the division is balanced by dedicated service from a highly qualified core staff. Several have over twenty years experience in consumer credit examining.

Staff is constantly challenged by: ever-advancing technological developments, new electronic recordkeeping systems, and the introduction of new products and services for which no regulatory precedent exists.

On top of these trends, today's consumers are often faced with very complex transactions and financing schemes. We are experiencing an expanding need for regulatory review and oversight to protect the consumer.

To that end, the consumer credit division has forged productive regulatory relationships with the industries it oversees. We ***first*** try to work cooperatively to resolve a dispute or problem. We remain willing, however, to seek a legal resolution if need be.

We look forward to serving both the public and the regulated industries which we oversee.

The division is authorized to license, regulate and/or oversee the following types of businesses:

- Adjustment Service Companies
- Collection Agencies
- Currency Exchanges
- Loan Companies
- Credit operations of Motor Vehicle Dealers
- Credit operations of Mobile Home Dealers
- Sales Finance Companies headquarters and branches
- Insurance Premium Finance Companies
- Credit operations of banks
- Sellers of Checks
- General merchants extending credit

This division performs the following work:

a) sends trained staff into state credit and financial firms to examine overall financial soundness and day-to-day operations related to consumer credit transactions;

b) reviews credit finance agreements, applications and other credit-related forms used by businesses. Makes certain consumers are provided all information and disclosures guaranteed them by law;

c) secures reimbursement by businesses of any overcharges made to consumers in credit transactions;

d) investigates both inquiries and formal complaints made by citizens to determine potential wrongdoing. Follows up on behalf of the consumer to seek resolution of disputes. Files suit in cases of serious problems;

e) provides statewide consumer education and public information services to inform the public about their rights and about scams involving consumer credit.

The "Act" is a body of laws originally enacted in 1973. Among its key protections are:

- three day right to cancel certain contracts;
- limits on charges that are assessed;
- penalties for various prohibited credit procedures;
- detailed notices to consumers who are entering a credit transaction;
- limits finance charges on open-end credit plans.

Inquiries and complaints are received through the mail and by phone directly from consumers, and on referral from other state agencies.

Most often, referrals come from the Department of Agriculture, Trade & Consumer Protection, the Department of Justice and the Department of Transportation.

Additionally, evidence of an unauthorized practice is sometimes brought to our attention by a merchant.

The division was responsible for helping return to consumers, a total of $744,918.88 in 1991.

a) Routine *compliance examinations* of licensed firms resulted in funds returned to consumers of $690,871.28 in 1991, up dramatically from the $326,268.00* returned in 1990.

b) In addition, the investigation of both Consumer Act and non-Consumer Act *complaints* in 1991 produced a combined return for state consumers of $54,047.60.

- Of the $54,047.60, $48,221.08 was from *Consumer Act complaints*. $5,826.52 was from *non-Consumer Act complaints*.
- In the year previous, the figures were $53,013.00 and $12,263.00 respectively.

* New computer tabulation capabilities available to us when producing the 1991 report produce a different and more accurate method of accounting for examination refunds. Had we used this method in the 1990 report, this figure would have been $587,662.51.

1,458 written complaints and inquiries were received in 1991, compared to 1,342 in 1990.

In addition, countless phone calls were processed. A goal for 1992 is to develop a logging system for phone calls to enable us to assess how many general calls are taken and what level of staff resources are dedicated to this type of work.

Typically, these calls produce questions which can be answered without need for further paperwork.

Perhaps because of increased educational efforts, the number of citizen complaints closed under the *Wisconsin Consumer Act* decreased 33% this year, from 462 in 1990 to 307 in 1991.

Similarly, the number of *non-Consumer Act complaints* decreased 38% from 261 in 1990 to 162 in 1991.

Wisconsin statutes require that certain types of consumer credit businesses be licensed before they conduct business in the state.

Through the licensing process and provisions of the "Act", the consumer credit division licensed, regulated or supervised 5,544 firms as of year-end 1991.

All of these businesses must meet and maintain strict standards set by the Commissioner and the statutes. They may be required to submit detailed financial and operational information.

Many must pay a fee to obtain a license and are subject to examination with or without prior notice.

Eight field examiners travel Wisconsin and the continental United States. They enter businesses to examine financial operations, determine the accuracy of reports, examine consumer transactions, and confirm overall compliance with the law.

Sometimes businesses have advance notice; other times no notice is given. Most often examiners work alone. On occasion examiners work in teams of two.

Often an examination of a business is ordered when a pattern of complaints or inquiries is observed by the central office in Madison. If more than five complaints of a similar nature are received, an investigation must take place.

Where a complaint and subsequent investigation reveal that a single violation has occurred, the division will attempt to achieve a resolution satisfactory to the single consumer involved.

However, if the investigation uncovers multiple violations of the law or consumer overcharges, the merchant may be required to conduct a self audit.

The purpose of a self audit is to determine if more problems exist and to allow the merchant an opportunity to correct them under the supervision of the division.

On-site resolution is the division's goal. Since most problems are caused by ignorance of the law, merchants are generally willing to correct the violations, and if necessary, refund monies or issue a credit to their customers.

Should a merchant refuse to permit an examination, the Commissioner of Banking may issue a subpoena. The subpoena may either force the merchant to appear for a meeting or court date, or produce the necessary documentation for an examination.

If violations or irregularities are discovered which the division believes were willfully or knowingly committed, the Commissioner of Banking can and does take action to suspend or revoke the license and/or seek civil penalties and forfeitures.

As consumer debt loads grow, so can problems with debt collection. When a consumer is unable to meet her or his payments, impatience can grow on the part of merchants and lenders. These dynamics can lead to increased instances of both perceived and actual harassment.

If unemployment increases in a given region, the number of people unable to meet their obligations may also increase. So may the challenges created by debt collection activities.

Persons of limited means face special problems. The poor often are at a disadvantage educationally. This can result in their being even less aware of their rights under the law than the average consumer.

Further, credit may be extended to the poor even though they may not have the capacity to repay.

Persons of limited means are generally considered a higher credit risk. Therefore, they may be denied standard credit and may be limited in their options when they need money.

To obtain funds they may need to sign for loans at higher interest rates than a typical consumer because of the higher level of repayment risk involved for the lender. All these concerns speak to the need for increased informational and educational efforts.

Legislation setting forth an "unconscionable interest rate" may be suitable for consideration.

The consumer credit division works to educate both the merchants it regulates and the public it seeks to protect. The Wisconsin Consumer Act mandates that a public education program be carried out statewide.

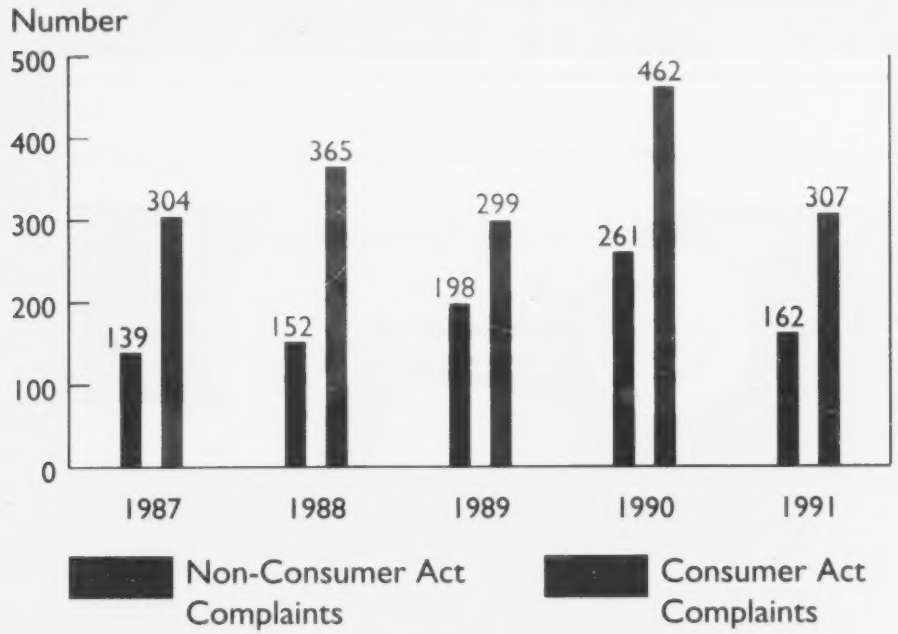
The division manages an ongoing statewide information, outreach and education program through the agency's public information office.

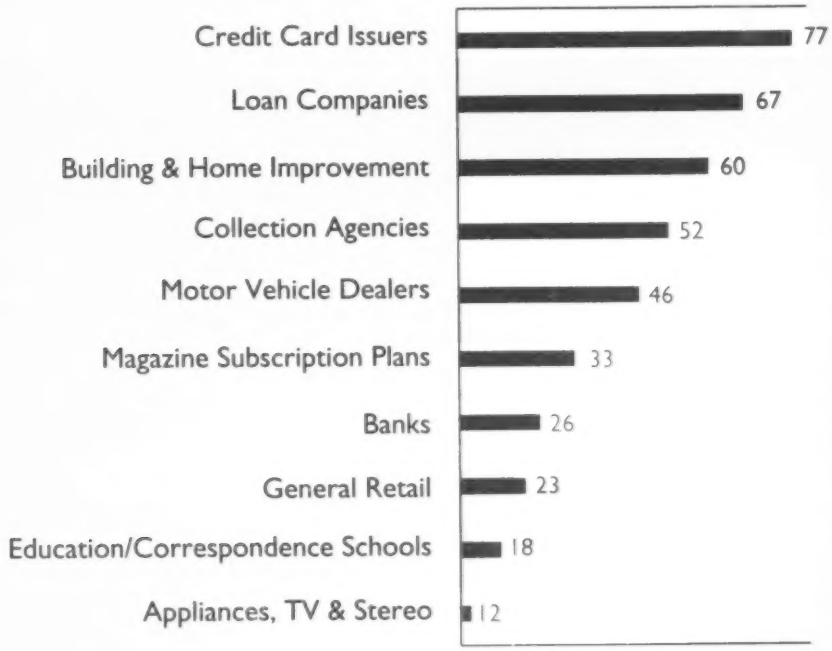
A series of educational brochures has been developed covering consumer credit and consumer rights under Wisconsin and federal law. Radio, television, newspaper, and wire service stories were produced on many topics of interest, including changes in the law, issues emerging in the regulated industries and various scams and rip-offs.

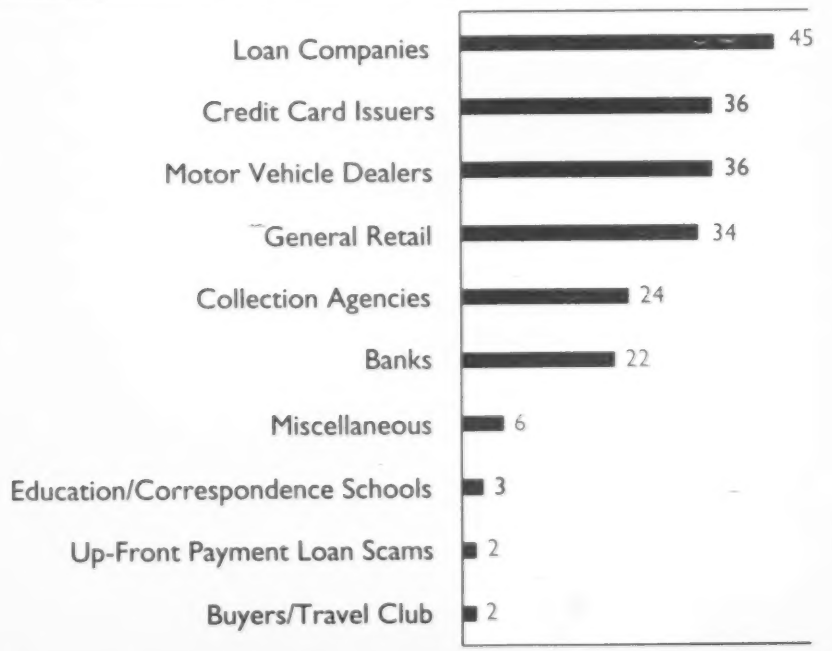
The division is happy to participate in classroom presentations and talks before service organizations. We are also happy to offer speakers on consumer credit issues for conferences and seminars.

We consider our prime informational and educational markets high school and college age students and young adults. Clearly however, citizens of all ages and backgrounds can benefit from insights into personal financial management and personal/family credit.

Among additional goals being pursued for the future include: an audio and video educational program, additional brochures and publications, a broadcast public service campaign, and a formal speaker's bureau.


Number
500
400
300
200
100
0
139
304
152
365
198
299
261
462
162
307
1987
1988
1989
1990
1991
Non-Consumer Act Complaints
Consumer Act Complaints


Credit Card Issuers
77
Loan Companies
67
Building & Home Improvement
60
Collection Agencies
52
Motor Vehicle Dealers
46
Magazine Subscription Plans
33
Banks
26
General Retail
23
Education/Correspondence Schools
18
Appliances, TV & Stereo
12


Loan Companies
45
Credit Card Issuers
36
Motor Vehicle Dealers
36
General Retail
34
Collection Agencies
24
Banks
22
Miscellaneous
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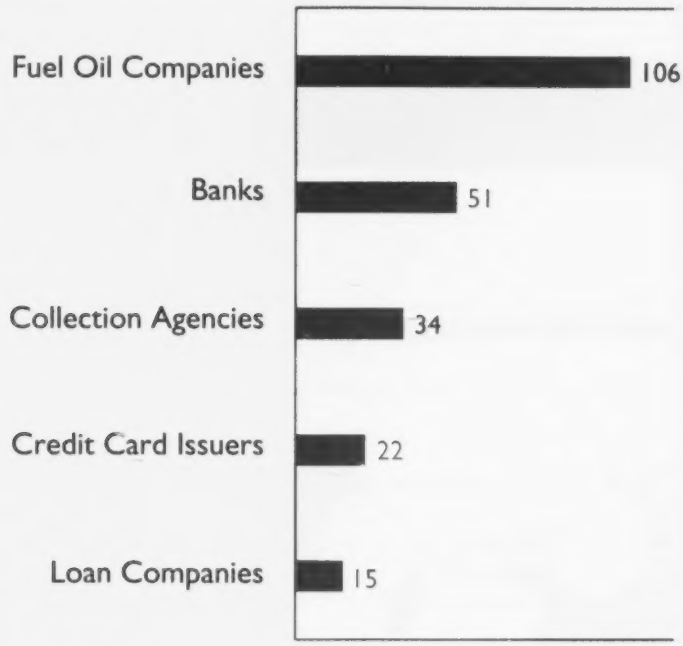
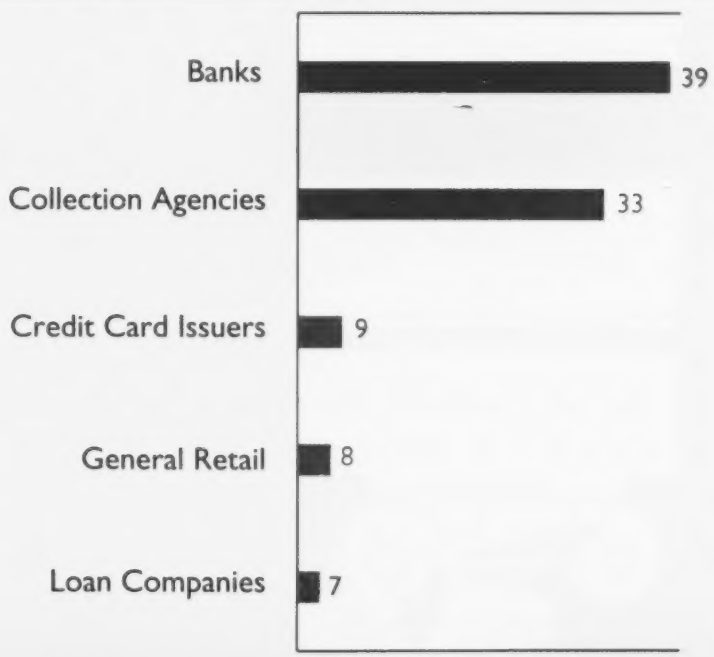
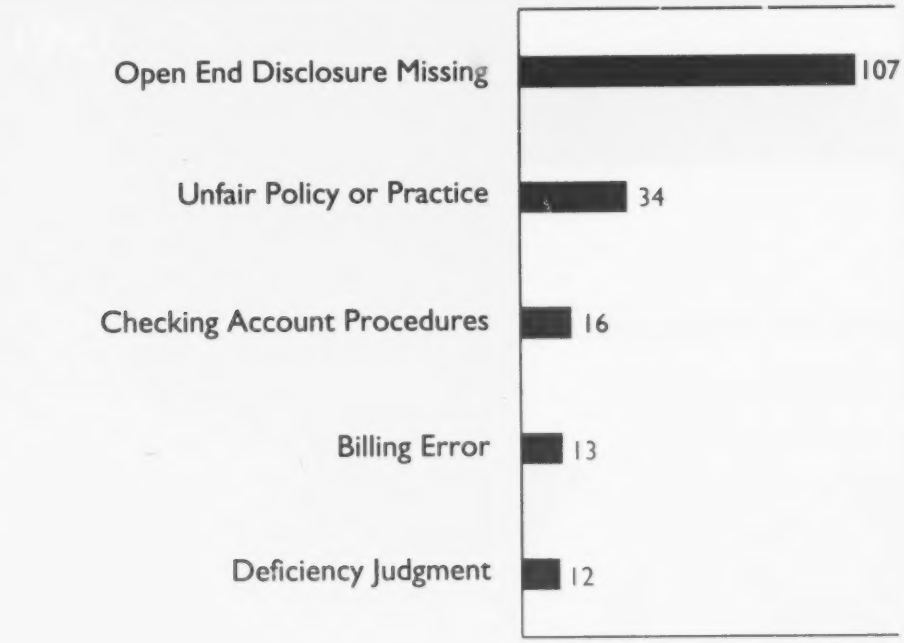
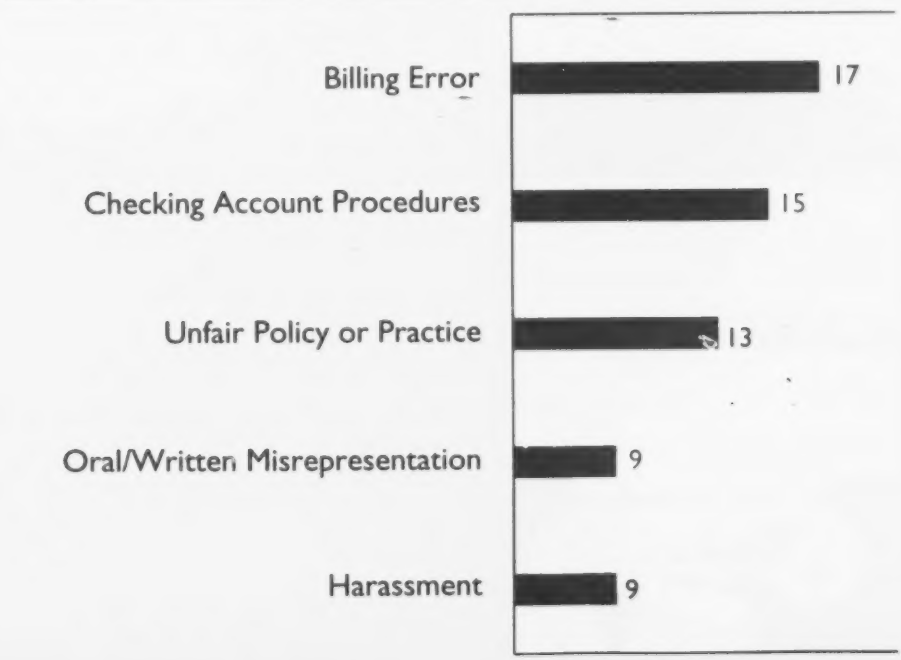
Education/Correspondence Schools
3
Up-Front Payment Loan Scams
2
Buyers/Travel Club
2


Fuel Oil Companies
106
Banks
51
Collection Agencies
34
Credit Card Issuers
22
Loan Companies
15


Banks
39
Collection Agencies
33
Credit Card Issuers
9
General Retail
8
Loan Companies
7


Open End Disclosure Missing
107
Unfair Policy or Practice
34
Checking Account Procedures
16
Billing Error
13
Deficiency Judgment
12


Billing Error
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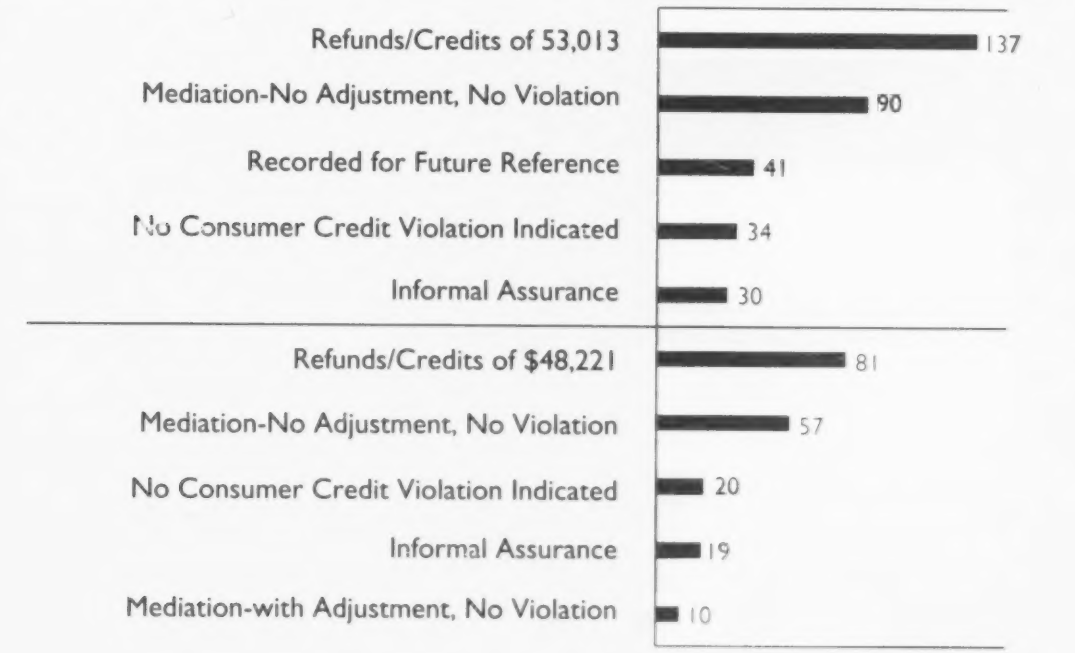
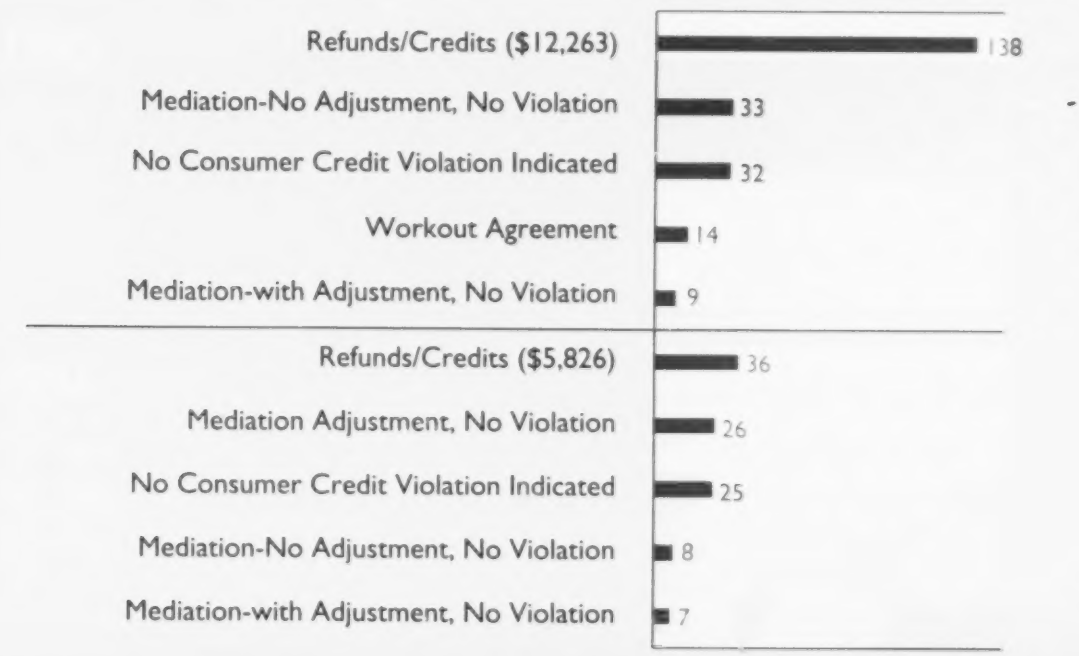
Checking Account Procedures
15
Unfair Policy or Practice
13
Oral/Written Misrepresentation
9
Harassment
9


Refunds/Credits of 53,013
137
Mediation-No Adjustment, No Violation
90
Recorded for Future Reference
41
No Consumer Credit Violation Indicated
34
Informal Assurance
30
Refunds/Credits of $48,221
81
Mediation-No Adjustment, No Violation
57
No Consumer Credit Violation Indicated
20
Informal Assurance
19
Mediation-with Adjustment, No Violation
10


Refunds/Credits ($12,263)
138
Mediation-No Adjustment, No Violation
33
No Consumer Credit Violation Indicated
32
Workout Agreement
14
Mediation-with Adjustment, No Violation
9
Refunds/Credits ($5,826)
36
Mediation Adjustment, No Violation
26
No Consumer Credit Violation Indicated
25
Mediation-No Adjustment, No Violation
8
Mediation-with Adjustment, No Violation
7

1990	13	N/A		6,544,144
1991	12	N/A		6,473,286
1990	172	N/A	738,090,927	188,247,452
1991*	169		1,438,639,617	220,475,077
1990	6	29	1,226,588	274,120,473
1991	10	29	1,230,671	287,771,538
1990	27	N/A	5,816	51,604,415
1991	26	N/A	6,401	55,703,159
1990	40	199	193,856	427,326,574
1991	43	204	131,903	382,000,485
1990	22	N/A	15,870,212	2,032,634,615
1991*	25	N/A	17,119,119	2,094,067,866

Note: The figures in the above charts are incomplete as noted because the following firms were late in submitting their required reports:

Collection Agencies:

Collection Specialists of Oshkosh, Inc.
Credit Control Systems, Inc., Green Bay
Door County Collections-Sturgeon Bay
Richard & Associates International Inc., Schofield, Wisconsin
Action American Collection Corp.; Madison, Wisconsin
Center Credit Services, Inc.; Richland Center, Wisconsin

Sellers of Checks:

Technall International Co., Milwaukee

	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1990	91,501	1,140,826,007	43,930	351,033,656	1,206	21,734,752	636	8,299,829
1991	79,468	1,057,306,612	45,037	374,376,041	1,041	19,626,045	545	6,603,873

1990	92	146	239
1991	103	175	233

Adjustment Service Companies	12	5	0	25	445.01
Collection Agencies	109	107	0	205	2,414.70
Community Currency Exchanges	29	3	Not Applicable		
Insurance Premium Finance Companies	26	0	0	0	0
Licensed Lenders 138.09 Accounts	204	74	26,483	4,688	306,632.93
Other Contracts & Other Loans	N/A	0	12,928	11,023	105,731.79
Vehicle Finance Companies:					
Mobile Home Dealers:	220	2	28	6	0
Motor Vehicle Dealers:	3,032	40	6,272	1,621	132,546.89
Sales Finance Companies:	103	2	1,005	18	558.12
Sellers of Checks	25	1	Not Applicable		
State Chartered Banks	370	94	27,474	3,247	142,541.84
1990 Totals	4,131	360	56,008	4,757	326,268
1989 Totals	4,057	252	63,988	6,626	334,101
1988 Totals	4,023	367	86,593	4,481	255,235
1987 Totals	4,259	458	104,042	6,938	439,173
1986 Totals	4,124	598	137,618	5,349	271,398

LICENSEES

Name	DBA	Address	City	State
ADJUSTMENT SERVICE COMPANIES				
Ralph Gillingham	A.B.C. Budget Service	345 East Wisconsin Ave, Suite 5	Appleton	WI
Robert G. Mann	Money Managers of Eau Claire	2004 Highland Ave, Po Box 1541	Eau Claire	WI
Catholic Charities, Inc.	Family Financial Counseling	128 South 6th Street	La Crosse	WI
Family Service of Milwaukee	Consumer Budget Counseling Service	2819 W. Highland Blvd	Milwaukee	WI
Family Service of Milwaukee	Consumer Budget Counseling Service	3033 S. 27th Street, #307	Milwaukee	WI
Margaret J. Mc Donald	Money Managers of Mid-Wisconsin	2440 Post Road	Plover	WI
Family Service of Racine, Inc.		420 Seventh Street	Racine	WI
Joseph F. Brager	Money Mangers of Sheboygan	2108 Kohler Memorial Drive	Sheboygan	WI
Personal Budget Service, Inc.		262 West Broadway, Suite 2	Waukesha	WI
Ralph Gillingham	A.B.C. Budget Service	6767 West Greenfield Avenue	West Allis	WI
Budget Counselors, Inc.		214 W. Grand Ave, Box 725	Wisconsin Rapids	WI
Margaret J. Mc Donald	Money Managers of Mid-Wisconsin	6640 Hwy 13 S	Wisconsin Rapids	WI
COLLECTION AGENCIES				
Bonded Collections, Inc.		904 Harriet Street	Altoona	WI
James D. Rubenzer	Polk County Collection Agency	316 River St, Suite 1	Amery	WI
Bonded Collectors of Antigo, Inc.		836 1/2 Fifth Avenue	Antigo	WI
Bonded Collectors, Inc.		103 W College Ave, Room 308	Appleton	WI
Credit And Collection Services Corp.		600 Two Mile Road	Appleton	WI
Diversified Collection Services, Inc.		315 S Memorial Drive	Appleton	WI
Management Adjustment Bureau, Inc.		425 W College Avenue	Appleton	WI
Valley Credit Services, Inc.		226 W Wisconsin Avenue	Appleton	WI
Bonded Collectors of Ashland, Inc.		419 W Main St	Ashland	WI
Parkway Collections, Inc.		413 1/2 Oak Street	Baraboo	WI
Transworld Systems, Inc.	Credit Management Services	777 W Glencoe Pl, Suite 111	Bayside	WI
Transworld Systems, Inc.		777 W Glencoe Pl, Suite 111	Bayside	WI
Bonded Collectors of Beaver Dam, Inc.		228 S Spring St	Beaver Dam	WI
Bonded Collectors of Beaver Dam, Inc.	National Check Consultants	226 S Spring St	Beaver Dam	WI
Gateway Associated Service, Inc.	North Central Collection Agency	108 West Grand Avenue	Beloit	WI
Gateway Associated Service, Inc.		108 West Grand Avenue	Beloit	WI
Parson Bishop Services, Inc.	Parson Bishop National Collections	624 Public Avenue	Beloit	WI
Rock County Collection, Inc.		108 1/2 W Grand Ave	Beloit	WI
Check Rite of Minnesota, Inc.	Check Rite of Wisconsin	250 No Sunny Slope Rd, Ste 334	Brookfield	WI
Collection Experts, Inc.		15710 W Greenfield Ave, #101	Brookfield	WI
Furst And Furst Corporation		250 N Sunnyslope Rd, Suite 309	Brookfield	WI
National Revenue Corporation		125 N Executive Drive, Suite 354	Brookfield	WI
Omni Credit Services, Inc.		333 Bishops Way, Room 100	Brookfield	WI
Payco of Wisconsin, Inc.		180 N Executive Drive	Brookfield	WI
Payco-General American Credits, Inc.		180 N Executive Drive	Brookfield	WI
United Creditors Alliance Corporation		125 N Executive Drive, Suite 354	Brookfield	WI
University Accounting Service, Inc.		180 N Executive Drive	Brookfield	WI
University Accounting Service, Inc.	Impact	180 N Executive Drive	Brookfield	WI
University Accounting Service, Inc.	Medical Accounting Service	180 N Executive Drive	Brookfield	WI

Company	D/B/A	Address	City	State
Van Ru Financial Services, Inc.		165 Bishops Way, Suite 129	Brookfield	WI
First Central Collection Corporation		8330 N Teutonia Ave #3	Brown Deer	WI
Ray G. Grunewald	Universal Collection Agency	19672 Forest Road	Chippewa Falls	WI
Collection Control, Inc.		106 E Grand Avenue	Eau Claire	WI
MSC Inc. of Wisconsin		112 E Grand Avenue	Eau Claire	WI
National Recovery Systems Corp.		2711 Pleasant St	Eau Claire	WI
Northwestern Credit Bureaus of Eau Claire, Inc.		215 N Barstow St	Eau Claire	WI
P.C.M.S., Inc.	MAC	112 E Grand Ave	Eau Claire	WI
Resource Management, Inc. of Wisconsin		112 E Grand Avenue	Eau Claire	WI
United Credit Service, Inc.		5 W Walworth St	Elkhorn	WI
Associated Collectors of Shilling Service, Inc.		19 East First Street	Fond Du Lac	WI
Bonded Credit Co., Inc.		69 South Main Street	Fond Du Lac	WI
Professional Collectors Corp.		261 South Main Street	Fond Du Lac	WI
Margraf Collection Agency, Inc.		99a North Main Street	Fort Atkinson	WI
Jonathan R. Lindner & Paul A. Wichert	Universal Credit Services	2921 South Highway 41	Franksville	WI
Falls Collection Service, Inc.		N114 W19225 Clinton Drive	Germantown	WI
R & J Billing Service		N114 W19225 Clinton Drive	Germantown	WI
Business Services Corp. of Green Bay, Inc.		2129 S Oneida St, Suite 113	Green Bay	WI
Collections Unlimited of Wisconsin, Inc.		1540 Capitol Drive	Green Bay	WI
Credit Control Systems, Inc.		117 S Chestnut St	Green Bay	WI
Data Credit Systems, Inc.		1497 Sixth Street	Green Bay	WI
Finance System of Green Bay, Inc.		301 N Jackson St	Green Bay	WI
La Chapelle Credit Service, Inc.		200 S Monroe St, Suite 206	Green Bay	WI
Allied Collections, Inc.	Adjustment Services	4566 S 92nd Street	Greenfield	WI
American Financial Management, Inc.		5005 Loomis Road, Room 204b	Greenfield	WI
A. M. Miller & Associates, Inc.		126 Second Street	Hudson	WI
Allied Interstate, Inc.		502 2nd Street, Suite 205	Hudson	WI
Credit Service International Corp		529 2nd Street, Suite 110	Hudson	WI
Upper Midwest Credit Counselors, Inc.	Midwest Credit Counselors	529 Second Street	Hudson	WI
Associated Collectors, Inc.	Midwest Billing Service	113 W Milwaukee St	Janesville	WI
Associated Collectors, Inc.		113 W Milwaukee St	Janesville	WI
Janesville Collection Service, Inc.		113 W Milwaukee St	Janesville	WI
Finance Systems/Credit Bureau, Inc.		700 57th Street	Kenosha	WI
Michael R. Riley	Kenosha Adjustment Bureau	627 58th Street	Kenosha	WI
Oliver Adjustment Company of Kenosha & Racine, Inc.		2031 22nd Avenue, Suite 3	Kenosha	WI
CBR Collection Services Division, Inc.		516 State Street	La Crosse	WI
Credit Bureau Data, Inc.		226 N 6th Street	La Crosse	WI
Tri-State Adjustments, Inc.		3439 East Avenue South	La Crosse	WI
Assetcare, Inc.		516 State Street	La Crosse	WI
Accent Service Company, Inc.	Pioneer Collection Service	596 Grand Canyon Drive	Madison	WI
Action American Collection Corp.		6 Odana Court, Room 101	Madison	WI
Datamedic Financial Corp.		3321 W Beltline Highway	Madison	WI
I.C. System, Inc.		725 John Nolen Drive	Madison	WI
J.C. Christensen & Associates, Inc.		333 W Mifflin St, Suite 2	Madison	WI

National Account Systems of Madison, Inc.		6617 Seybold Road	Madison	WI
State Collection Service, Inc.	Capitol Credit Service	338 W Lakeside St	Madison	WI
State Collection Service, Inc.		338 W Lakeside St	Madison	WI
T.A.C. Collections, Inc.		319 W Beltline Hwy, Suite 109	Madison	WI
The H.E. Stark Agency, Inc.		636 South Park Street	Madison	WI
Transworld Systems, Inc.	Credit Management Services	6425 Odana Road, Suite B	Madison	WI
Transworld Systems, Inc.		6425 Odana Road, Suite B	Madison	WI
Collectors Net, Inc.		1131 South 8th Street	Manitowoc	WI
Manitowoc Collection Service, Inc.		813 Jay Street	Manitowoc	WI
M & M Credit Exchange, Inc.		2122 Ella Court Street	Marinette	WI
Bonded Collections of Marshfield, Inc.		630 South Central Avenue	Marshfield	WI
Badger Creditors, Inc.		233 S Main St	Medford	WI
Richard Dobberstein	Credit Associates	W166 N4960 Lone Oak Lane	Menomonee Falls	WI
Bonded Collections of Menomonie, Inc.	Credit Bureau of Menomonie, Division	512 Oak Avenue	Menomonie	WI
T.A.C. Collections, Inc.		6629 University Avenue, Suite 206	Middleton	WI
Account Management Systems, Inc.		152 W Wisconsin Ave, Suite 713	Milwaukee	WI
Account Recovery Service, Inc.		610 North Water Street	Milwaukee	WI
American Bureau of Collections, Inc.		788 North Jefferson Street	Milwaukee	WI
Central Collection Corporation		7620 West Center Street	Milwaukee	WI
Cms Utility Services, Inc.	Cms A/R Services	5916 N Green Bay Ave	Milwaukee	WI
Collection Managers Service, Inc.		212 W Wisconsin Avenue #100	Milwaukee	WI
Commercial Collections, Inc.		225 E Michigan, Room 210	Milwaukee	WI
Computer Credit, Inc.		788 North Jefferson Street	Milwaukee	WI
Control-O-Fax Corporation		12201 W Burleigh St	Milwaukee	WI
Credit Management, Inc.		788 North Jefferson Street	Milwaukee	WI
Dun & Bradstreet Receivable Management Services, Inc.	Bruhnke & Silver	10850 W Park Place	Milwaukee	WI
Dun & Bradstreet Receivable Management Services, Inc.	Dun & Bradstreet Commercial Collections	10850 W Park Place	Milwaukee	WI
Dun & Bradstreet, Inc.	Bruhnke & Silver	10850 W Park Place	Milwaukee	WI
Dun & Bradstreet, Inc.	Dun & Bradstreet Commercial Collections	10850 W Park Place	Milwaukee	WI
Federated Adjustment Co., Inc.		8705 N Port Washington Rd	Milwaukee	WI
Financial Adjustment Service, Inc.		788 North Jefferson Street	Milwaukee	WI
Financial Collection Agencies, Inc.		1720 East Lake Bluff Blvd.	Milwaukee	WI
General Revenue Corporation		509 W. Wisconsin Avenue	Milwaukee	WI
League Collection Agency, Inc.		1414 South 101 St	Milwaukee	WI
Med-Health Financial Services, Inc.		750 North 18th Street	Milwaukee	WI
Metro Recovery Service, Incorporated		6416 W Capitol Dr, Suite 200	Milwaukee	WI
MGIC Investor Services Corporation		270 E Kilbourn Ave, Room 809	Milwaukee	WI
Oliver Adjustment Co., Inc.	Medical Dental Business Service	606 W Wisconsin Avenue, #907	Milwaukee	WI
Oliver Adjustment Company, Inc.		606 W Wisconsin Avenue, #907	Milwaukee	WI
Seton Alliance Corporation	Medcol	2320 N Lake Drive	Milwaukee	WI
Trans Union Corp-Wisconsin Division		756 N Milwaukee St	Milwaukee	WI
United Mercantile Agencies, Inc.		8657 N Port Washington Road	Milwaukee	WI
Monroe Enterprises, Inc.	Credit Bureau of Monroe	1804 10th Street	Monroe	WI
Tilker Business Service, Inc.		8797 Highway G	Mt. Horeb	WI
Credit Systems of The Fox Valley, Inc.		630 South Green Bay Road	Neenah	WI

Chex Systems, Inc.		16100 W. Overland Dr.	New Berlin	WI
Waukesha Health System, Inc.	Professional Receivables Management	13700 W National Ave	New Berlin	WI
O.K. Credit Reporting Service, Inc.		108 North Water Street	New London	WI
Credit Bureaus of Western Wi, Inc.	Hospital Medical Service Bureau, Division	252 S Knowles Avenue	New Richmond	WI
Credit Bureaus of Western Wisconsin, Inc.		252 S Knowles Avenue	New Richmond	WI
A/R Management, Ltd.		888 Thackeray Trail, Ste 108a	Oconomowoc	WI
Accent Service Co., Inc.	Bonded Collection Service	404 N Main St, Room 406	Oshkosh	WI
Collection Specialists of Oshkosh, Inc.		404 N Main St, Room 609	Oshkosh	WI
Financial Recoveries, Inc.	Oshkosh Collection & Recovery	105 Washington Avenue, #420	Oshkosh	WI
Collection Specialists, Inc.		1220 E Hwy 151	Platteville	WI
Credit Services, Inc.		201 N Milwaukee St	Port Washington	WI
Bonded Collectors of Wisconsin, Inc.		206 E Edgewater St	Portage	WI
Triad Financial Services, Inc.		Highway 10 & Pearl Street	Prescott	WI
Credit Management Control, Inc.		2707 Rapids Drive	Racine	WI
Finance System Corporation		3701 Durand Avenue	Racine	WI
Frank's Adjustment Bureau, Inc.		521 High Street	Racine	WI
Van Ru Credit Corporation		1303 Douglas Avenue	Racine	WI
ABC Collection Service, Inc.		626 Lincoln Street	Rhinelander	WI
Bonded Collectors of Rhinelander, Inc.		626 Lincoln Street	Rhinelander	WI
Northwoods Collection & Recovery, Inc.		121 S Brown St	Rhinelander	WI
Bonded Collections of Rice Lake, Inc.		221 N Main	Rice Lake	WI
Center Credit Services, Inc.		108 E Court St, Room 214	Richland Center	WI
Richard & Associates International, Inc.		1324 Schofield Avenue	Schofield	WI
Creditors Collection Service, Inc.		832 Michigan Avenue	Sheboygan	WI
Sheboygan Collection Service, Inc.		1314 North 8th Street	Sheboygan	WI
Associated Bureaus, Inc.	Allied Medical Accounts Control	233 S Mckay Avenue	Spring Valley	WI
Associated Bureaus, Inc.	Credit Convertors	233 S Mckay Avenue	Spring Valley	WI
E & E Financial Services, Inc.		3273 Church Street #201	Stevens Point	WI
Golden Sands Collections, Inc.		3118 Post Road, Suite #3	Stevens Point	WI
Point Credit Service, Inc.		933a Main Street, Suite 8	Stevens Point	WI
International Collection Service, Inc.		374 E Main St	Stoughton	WI
Koll Enterprises, Inc.	Door County Collections	1009 Egg Harbor Road, Room 112	Sturgeon Bay	WI
Commercial Service Bureau, Inc.		1507 Tower Avenue, Suite 207	Superior	WI
Enterprise Recovery Systems, Inc.		7390 Wheeler Island Road	Three Lakes	WI
Claims Recovery, Inc.		902 1/2 Superior Avenue	Tomah	WI
Jefferson Dodge Credit Co., Inc.		113 N Third St	Watertown	WI
Collections Unlimited, Inc.		401-A Pilot Court	Waukesha	WI
Accelerated Receivables Management, Inc.		614 North Third Avenue	Wausau	WI
Badger Creditors, Inc.		614 N 3rd Ave	Wausau	WI
Wausau Creditors Service, Inc.		808 3rd St Suite 102	Wausau	WI
Commercial Collection Division, Inc.	National Association of Credit Management	2835 N Mayfair Rd	Wauwatosa	WI
CSC Accounts Management, Inc.	CSC Credit Services, Inc.	933 N Mayfair #308	Wauwatosa	WI
T.A.C. Collections, Inc.		11430 W Bluemound Rd	Wauwatosa	WI
Equifax Credit Information Services, Inc.	Equifax Accounts Receivable Services	10150 W National Avenue	West Allis	WI
Midwestern Credit Association, Inc.		9618 W Greenfield Ave, Suite 105	West Allis	WI

Monco Services, Inc.		9305 W National Avenue	West Allis	WI
Credit Bureau of West Bend, Inc.		519 Hickory Street	West Bend	WI
Bonded Collections of Marshfield, Inc.	Rapids Adjustment Company, Division	214 W Grand Avenue	Wisconsin Rapids	WI
Beloit Currency Exchange, Inc.		1637 Park Avenue	Beloit	WI
Check Cashing Corporation of America		726 58th Street	Kenosha	WI
Check Cashing Corporation of America		949 W Washington	Racine	WI
Direction Resources, Inc.	Cashland Check Cashing	4061 N. 54th Street	Milwaukee	WI
Direction Resources, Inc.	Cashland Check Cashing	2534 W. Wisconsin Avenue	Milwaukee	WI
Dolphin Corporation	Check Express	1302 W. Lincoln Avenue	Milwaukee	WI
Dolphin Corporation	Check Express	6714 W. Greenfield Avenue	West Allis	WI
First Currency Exchange, Inc.		2127 W. Capitol Drive	Milwaukee	WI
Kenneth And Maxine Riche	Big Deal Check Cashers	5309 West Fond Du Lac Avenue	Milwaukee	WI
Milwaukee Checkcashers #1, Inc.	Location 01	4201 W. Capitol Drive	Milwaukee	WI
Milwaukee Checkcashers #1, Inc.	Location 02	2700 N. Dr. M.L. King Jr. Drive	Milwaukee	WI
Milwaukee Checkcashers #1, Inc.	Location 03	6416 W. Silver Spring Drive	Milwaukee	WI
NCCI Corporation	Chex Cashed	405 S. Park Street	Madison	WI
The Check Cashing Place of Milwaukee, Inc.		2623 W. Center Street	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 02	801 South 16th Street	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 03	3432 W. Vliet Street	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 04	6077 N. Teutonia Avenue	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 05	301 W. Wisconsin Avenue	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 06	845 W. Layton Avenue	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 07	6404 N. 76th Street	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 08	821 East Capitol Drive	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 09	4607 W. North Avenue	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 10	1407 East Brady Street	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 13	1312 W. Vliet	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.	Location 12	2812 South 108th Street	West Allis	WI
The Check Cashing Place of Racine, Inc.		1028 State Street	Racine	WI
A.I. Credit Corporation	Aicco, Inc.	160 Water Street	New York	NY
Accredited Premium Acceptance Corp.		955 Executive Pkwy., Suite 201	St. Louis	MO
AFCO Credit Corporation		Ten Hanover St	New York	NY
Agency Services, Inc.		813 Maiden Choice Lane	Baltimore	MD
Amgro, Inc.		472 Lincoln Street, Po Box 15089	Worcester	MA
Automated Systems of Georgia, Inc.		3715 Northside Pkwy., Bldg. 400	Atlanta	GA
Budget Insurance Premiums, Inc.		4807 Rockside Road	Independence	OH
Cananwill Consumer Discount Company		1234 Market Street, Suite 340	Philadelphia	PA
Capital Premium Finance, Inc.		2110 Boatmens Tower 100 N Broadway	St Louis	MO
First Premium Services, Inc.		520 Lake Cook Rd, Suite 300	Deerfield	IL

IMC Service Co.	IMC Finance	14500 Burnhaven Dr., #135	Burnsville	MN
Imperial Premium Finance, Inc.		Raritan Plaza II, Raritan Center	Edison	NJ
INAC Corporation		1601 Chestnut Street, 15th Floor	Philadelphia	PA
IPBS, Inc.		175 Mansfield Avenue	Shelby	OH
Medical Protective Finance Corp		5814 Reed Road	Fort Wayne	IN
Navistar Financial Corporation		2850 West Golf Road	Rolling Meadows	IL
Ocasco Budget, Inc.		136 N Third St	Hamilton	OH
Oxford Premium Finance, Inc.		205 N. Addison Road	Addison	IL
Premium Finance Corporation		2141 Altoona Ave., Box 1827	Eau Claire	WI
Premium Financing Specialists, Inc.		13520 Wyandotte	Kansas City	MO
Progressive Premium Budget, Inc.		6000 Parkland Blvd	Mayfield Hts.	OH
PSA of Wisconsin, Inc.		8401 Greenway Blvd Suite 1101	Middleton	WI
Ranger Insurance Finance Co.	Rifco	10777 Westheimer	Houston	TX
Transamerica Insurance Finance Corp.		110 West Road Suite 235	Towson	MD
Universal Premium Acceptance Corp.		9034 Natural Bridge	St. Louis	MO
Whirlpool Financial Corporation		553 Benson Road	Benton Harbor	MI

Aetna Finance Company	ITT Financial Services	710 Northland Mall, Northland Ave.	Appleton	WI
American General Finance, Inc.		2440 West College Avenue	Appleton	WI
Avco Financial Services of Wi., Inc.		2315 W. College Avenue	Appleton	WI
Avco Financial Services of Wi., Inc.		510 E Wisconsin Avenue	Appleton	WI
Community Credit Plan, Inc.	Community Credit Co.	2233 West Spencer Street	Appleton	WI
Fleet Finance, Inc.		2700 College Avenue, Suite 7	Appleton	WI
Norwest Financial Wisconsin, Inc.		621 Westhill Boulevard	Appleton	WI
USA Financial Services, Inc.		510 E. Wisconsin Ave., Box 231	Appleton	WI
Avco Financial Services of Wi., Inc.		1810 E Lake Shore Drive	Ashland	WI
Northland Finance, Inc.	Northland Finance Company	410 West Main St., P. O. Box 872	Ashland	WI
USA Financial Services, Inc.		1810 E. Lake Shore Drive	Ashland	WI
Community Credit Plan, Inc.	Community Credit Co.	840 Willard Drive, Suite 201	Ashwaubenon	WI
Norwest Financial Wisconsin, Inc.		2771 South Oneida Street	Ashwaubenon	WI
Avco Financial Services of Wi., Inc.		400 Oak Street	Baraboo	WI
USA Financial Services, Inc.		400 Oak Street, Box M	Baraboo	WI
Transamerica Financial Services		8989 N Port Washington Road Ste 220	Bayside	WI
Avco Financial Services of Wi., Inc.		414 N Spring Street	Beaver Dam	WI
USA Financial Services, Inc.		414 N. Spring St., Box 393	Beaver Dam	WI
Aetna Finance Company	ITT Financial Services	2240 Prairie Ave., Suites 6 & 7	Beloit	WI
American General Finance, Inc.		319 State Street	Beloit	WI
Economy Loan Company		54 North 1st Street	Black River Falls	WI
Aetna Finance Company	ITT Financial Services	13733-35 W. Captiol Drive	Brookfield	WI
American Family Financial Services		440 Executive Drive	Brookfield	WI
Chrysler First Fin. Services Corp. (Delaware)		18000 W. Sarah Lane, Suite 170	Brookfield	WI
Commercial Credit Corporation		17800e W. Bluemound Road	Brookfield	WI
Community Credit Plan, Inc.	Community Credit Co.	13680c W. Capitol Drive	Brookfield	WI

Community Credit Plan, Inc.	Community Credit Co.	15850 Bluemound Road, Suite 304	Brookfield	WI
Norwest Financial Wisconsin, Inc.		295 Regency Court, Suite 101	Brookfield	WI
Sabre Financial Corporation		21000 West Capitol Dr., Box 347	Brookfield	WI
Transamerica Financial Services		2515 N. 124th Street, Suite 220	Brookfield	WI
Avco Financial Services of Wi., Inc.		489 Milwaukee Avenue	Burlington	WI
USA Financial Services, Inc.		489 Milwaukee Ave., Box 396	Burlington	WI
USA Financial Services, Inc.		W62 N587 Washington Ave, Box 81	Cedarburg	WI
Avco Financial Services of Wi., Inc.		101 N Bridge Street	Chippewa Falls	WI
Northern Investment Company		131 West Central Street	Chippewa Falls	WI
USA Financial Services, Inc.		101 North Bridge St., Box 365	Chippewa Falls	WI
The Tuition Plan of New Hampshire	Donovan Street Extension	57 Regional Drive	Concord	NH
Aetna Finance Company	ITT Financial Services	5803 South Packard Avenue	Cudahy	WI
Morris Plan of Wisconsin, Inc.		1833 East Kimberly Road	Davenport	IA
Ford Motor Credit Company		22720 Michigan Avenue	Dearborn	MI
Associates Industrial Loan Company		24 North Third Avenue West Box 33	Duluth	MN
Beneficial Loan & Thrift Company		102 E. Central Entrance	Duluth	MN
Aetna Finance Company	ITT Financial Services	826 S. Hastings Way, #A	Eau Claire	WI
Avco Financial Services of Wi., Inc.		2803 E Hamilton Avenue	Eau Claire	WI
Norwest Financial Wisconsin, Inc.		2302 E. Clairemont Avenue	Eau Claire	WI
USA Financial Services, Inc.		2803 E. Hamilton St	Eau Claire	WI
State Finance Company, Inc.		145 Main Street S., Box 148	Eleva	WI
Avco Financial Services of Wi., Inc.		16 S Broad Street	Elkhorn	WI
USA Financial Services, Inc.		16 South Broad St., Box 438	Elkhorn	WI
Household Finance Corporation III		961 Weigel Drive	Elmhurst	IL
Aetna Finance Company	Executive Services	6551 S Revere Parkway Suite 100	Englewood	CO
Aetna Finance Company	ITT Financial Services	816 West Johnson Street	Fond Du Lac	WI
Avco Financial Services of Wi., Inc.		117 S Main Street	Fond Du Lac	WI
USA Financial Services, Inc.		117 South Main St., Box 909	Fond Du Lac	WI
Avco Financial Services of Wi., Inc.		115 W Sherman Street	Fort Atkinson	WI
USA Financial Services, Inc.		115 West Sherman St., Box 83	Fort Atkinson	WI
Aetna Finance Company	ITT Financial Services	5642 N. Green Bay Avenue	Glendale	WI
Community Credit Plan, Inc.	Community Credit Co.	7101 N. Green Bay Avenue	Glendale	WI
Aetna Finance Company	ITT Financial Services	1930 Wisconsin Avenue	Grafton	WI
Green Tree Acceptance, Inc.		1500 N. Casaloma Drive, Suite 209	Grand Chute	WI
Household Finance Corporation III		623 Westhill Blvd.	Grand Chute	WI
Transamerica Financial Services		4351 W. College Avenue, Ste. 219	Grand Chute	WI
Aetna Finance Company	ITT Financial Services	1228 A. Military Avenue	Green Bay	WI
Aetna Finance Company	ITT Financial Services	1778 Main Street	Green Bay	WI
Aetna Finance Company	ITT Financial Services	2343 South Oneida Street	Green Bay	WI
Aetna Finance Company	ITT Financial Services	520 North Adams Street	Green Bay	WI
American General Finance, Inc.		1528 Shawano Avenue	Green Bay	WI
Associates Fin. Services Co. of Wis., Inc.		1224 S. Military Avenue	Green Bay	WI
Avco Financial Services of Wi., Inc.		111 S Military Ave, Unit K	Green Bay	WI
Avco Financial Services of Wi., Inc.		1600 S Ashland Avenue	Green Bay	WI
USA Financial Services, Inc.		1600 S. Ashland	Green Bay	WI

Household Finance Corporation III		5471 South 76th Street	Greendale	WI
Aetna Finance Company	ITT Financial Services	4751 South 76th Street	Greenfield	WI
American General Finance, Inc.		4869 S. 27th Street	Greenfield	WI
Associates Fin. Services Co. of Wis., Inc.		4881 South 27th Street Ste 104	Greenfield	WI
Avco Financial Services of Wi., Inc.		3785 S 108th Street	Greenfield	WI
Avco Financial Services of Wi., Inc.		4830 S. 76th Street	Greenfield	WI
Community Credit Plan, Inc.	Community Credit Co.	4818 South 76th Street	Greenfield	WI
Norwest Financial Wisconsin, Inc.		7450 W. Holmes Avenue	Greenfield	WI
Transamerica Financial Services		4811 S. 76th St., Suite 307	Greenfield	WI
USA Financial Services, Inc.		3785 South 108th St., Box 20879	Greenfield	WI
Aetna Finance Company	ITT Financial Services	5300 South 108th St., #14 & #15	Hales Corners	WI
American General Finance, Inc.		5158d South 108th Street	Hales Corners	WI
Community Credit Plan, Inc.	Community Credit Co.	10940 W. Forest Home Ave., Box 253	Hales Corners	WI
Fair Finance Corporation		10575 West Forest Home Avenue	Hales Corners	WI
Mercury Finance Company of Wisconsin		5156 S 108th Street	Hales Corners	WI
Northland Finance, Inc.	Northland Finance Company	10 Iowa	Hayward	WI
Northern Investment Company		118 Washington Street	Independence	WI
Ford Consumer Finance Company, Inc.		250 Carpenter Freeway	Irving	TX
Aetna Finance Company	ITT Financial Services	1407-A Creston Park Drive	Janesville	WI
American General Finance, Inc.		6 South Main Street	Janesville	WI
Associates Fin. Services Co. of Wis., Inc.		2833 Milton Avenue, Unit #3	Janesville	WI
Avco Financial Services of Wi., Inc.		2509 Milton Avenue	Janesville	WI
USA Financial Services, Inc.		2509 Milton Ave., Box 915	Janesville	WI
American General Finance, Inc.		7624 Pershing Blvd., Suite 2	Kenosha	WI
Associates Fin. Services Co. of Wis., Inc.		3703 80th Street	Kenosha	WI
Avco Financial Services of Wi., Inc.		3818 - 60th Street	Kenosha	WI
USA Financial Services, Inc.		3818 60th St., Box 37	Kenosha	WI
Aetna Finance Company	ITT Financial Services	4206 Mormon Coulee	La Crosse	WI
USA Financial Services, Inc.		1401 Losey Blvd.	La Crosse	WI
Avco Financial Services of Wi., Inc.		1401 Losey Blvd	Lacrosse	WI
Northland Finance, Inc.	Northland Finance Company	120 E. Miner Ave., Box 67	Ladysmith	WI
Aetna Finance Company	ITT Financial Services	1785 Thierer Road, #B	Madison	WI
Aetna Finance Company	ITT Financial Services	6714 Odana Road, Box 4159	Madison	WI
American Family Financial Services		302 North Walbridge Avenue	Madison	WI
American General Finance, Inc.		2441 East Washington Avenue	Madison	WI
American General Finance, Inc.		3750 University Avenue	Madison	WI
Associates Fin. Services Co. of Wis., Inc.		7944 Tree Lane, Oakbridge Centre	Madison	WI
Avco Financial Services of Wi., Inc.		2925 East Washington Avenue	Madison	WI
Avco Financial Services of Wi., Inc.		4208 E Washington Avenue	Madison	WI
Community Credit Plan, Inc.	Community Credit Co.	2801 W. Beltline Hwy	Madison	WI
Community Credit Plan, Inc.	Community Credit Co.	4038 East Towne Boulevard	Madison	WI
Dunn Financial Corporation		7878 Big Sky Drive, Suite 203	Madison	WI
Household Finance Corporation Iii		507 South Gammon Road	Madison	WI
Morris Plan of Wisconsin, Inc.		6514 Odana Road	Madison	WI

Norwest Financial Wisconsin, Inc.		6514 Odana Road	Madison	WI
Security Pacific Fin. Services of Iowa, Inc.		437 Yellowstone Dr., Suite 115	Madison	WI
USA Financial Services, Inc.		4206 E. Washington Ave., Box 8216	Madison	WI
Avco Financial Services of Wi., Inc.		1212 Memorial Drive	Manitowoc	WI
Finance Service Corporation		1314 Memorial Drive, Box 2018	Manitowoc	WI
USA Financial Services, Inc.		1212 Memorial Dr., Box 1690	Manitowoc	WI
Avco Financial Services of Wi., Inc.		2015 Hall Avenue	Marinette	WI
USA Financial Services, Inc.		2015 Hall Ave., Box 637	Marinette	WI
Aetna Finance Company	ITT Financial Services	1625 N. Central Plaza	Marshfield	WI
Avco Financial Services of Wi., Inc.		123 W Upham	Marshfield	WI
USA Financial Services, Inc.		123 W. Upham St.	Marshfield	WI
Aetna Finance Company	ITT Financial Services	1640 Appleton Rd., Space A	Menasha	WI
Aetna Finance Company	ITT Financial Services	N85 W15770 W. Appleton Ave.	Menomonee Falls	WI
American General Finance, Inc.		N89 W16815 Appleton Avenue	Menomonee Falls	WI
Associates Fin. Services Co. of Wis., Inc.		N81 W15034 Appleton Avenue	Menomonee Falls	WI
Community Credit Plan, Inc.	Community Credit Co.	N80 W14946 Appleton Avenue	Menomonee Falls	WI
Transamerica Financial Services		N81 W15100 Appleton Avenue	Menomonee Falls	WI
Aetna Finance Company	ITT Financial Services	6220 University Ave., Suite 1	Middleton	WI
Aetna Finance Company	ITT Financial Services	8917-19 W. Brown Deer Road	Milwaukee	WI
American General Finance, Inc.		6444 North 76th Street	Milwaukee	WI
American General Finance, Inc.		7506 West Appleton Avenue	Milwaukee	WI
American General Finance, Inc.		826 West Mitchell Street	Milwaukee	WI
Associates Financial Services Co. of Wi., Inc.		8842 North 91st Street	Milwaukee	WI
Avco Financial Services of Wi., Inc.		6508 W. Capitol Drive	Milwaukee	WI
Avco Financial Services of Wi., Inc.		7010 W. Goodhope Road	Milwaukee	WI
Community Credit Plan, Inc.	Community Credit Co.	11135 W. Silver Spring Drive	Milwaukee	WI
Community Credit Plan, Inc.	Community Credit Co.	4344 South 27th Street	Milwaukee	WI
Community Credit Plan, Inc.	Community Credit Co.	8076 N. 76th Street	Milwaukee	WI
Ford Motor Credit Company		3953 North 76th Street	Milwaukee	WI
Household Finance Corporation Iii		8237 West Brown Deer Road	Milwaukee	WI
Lisbon Loans & Finance Company, Inc.		5423 W. Lisbon Avenue	Milwaukee	WI
Mercury Finance Company of Wisconsin		5252 S. 27th Street	Milwaukee	WI
Mercury Finance Company of Wisconsin		7933 N. 76th St., Bradley Sq. Ctr.	Milwaukee	WI
Norwest Financial Wisconsin, Inc.		6805 West Brown Deer Road	Milwaukee	WI
Suburban Loan	Suburban Finance	1030 W. Hope Street	Milwaukee	WI
The Check Cashing Place of Milwaukee, Inc.		4607 West North Avenue	Milwaukee	WI
USA Financial Services, Inc.		3710 South 27th St, Box 21819	Milwaukee	WI
Auction Specialists, Inc.		147 High Street	Mineral Point	WI
Northern Investment Company		116 West Main Street	Mondovi	WI
Aetna Finance Company	ITT Financial Services	4929 Monona Drive	Monona	WI
Transamerica Financial Services		6200 Gisholt Dr., Suite 201	Monona	WI
Avco Financial Services of Wi., Inc.		640 - 8th Street	Monroe	WI
USA Financial Services, Inc.		640 - 8th St., Box 279	Monroe	WI
Associates Fin. Services Co. of Wis., Inc.		5439 Spring Street	Mt. Pleasant	WI

Aetna Finance Company	ITT Financial Services	796 Winneconne Avenue	Neenah	WI
Avco Financial Services of Wi., Inc.		212 N Water Street	New London	WI
USA Financial Services, Inc.		212 N. Water St., Box 6	New London	WI
Avco Financial Services of Wi., Inc.		208 S Knowles Avenue	New Richmond	WI
USA Financial Services, Inc.		208 South Knowles Ave., Box 190	New Richmond	WI
Fidelity Financial Services, Inc.		7840 South Howell Avenue	Oak Creek	WI
Avco Financial Services of Wi., Inc.		111 N Main Street	Oconto Falls	WI
USA Financial Services, Inc.		111 N. Main Street	Oconto Falls	WI
Aetna Finance Company	ITT Financial Services	9376 Hwy 16 East	Onalaska	WI
Norwest Financial Wisconsin, Inc.		9348 Us Hwy 16, Suite 106	Onalaska	WI
Transamerica Financial Services		1285 Rudy Street, Suite 101	Onalaska	WI
Aetna Finance Company	ITT Financial Services	234 Koeller Road	Oshkosh	WI
Automotive Finance Corporation		671 N Main St	Oshkosh	WI
Avco Financial Services of Wi., Inc.		170 N Koeller Street	Oshkosh	WI
USA Financial Services, Inc.		170 N. Koeller Rd., Box 2665	Oshkosh	WI
Avco Financial Services of Wi., Inc.		2102 W Silvernail Road	Pewaukee	WI
USA Financial Services, Inc.		2102 W. Silvernail Road, Suite 17	Pewaukee	WI
Northland Finance, Inc.	Northland Finance Company	225 Lake Ave., Box 53	Phillips	WI
Avco Financial Services of Wi., Inc.		235 W Main Street	Platteville	WI
USA Financial Services, Inc.		235 West Main St., Box 268	Platteville	WI
Avco Financial Services of Wi., Inc.		120 E Cook Street	Portage	WI
USA Financial Services, Inc.		120 E Cook St., Box 385	Portage	WI
Aetna Finance Company	ITT Financial Services	2[illegible]H South Green Bay Road	Racine	WI
American General Finance, Inc.		4003 Durand Avenue	Racine	WI
Avco Financial Services of Wi., Inc.		6218 Washington Avenue	Racine	WI
Community Credit Plan, Inc.	Community Credit Co.	6100 Washington Avenue	Racine	WI
Household Finance Corporation III		5201 W. Washington Avenue	Racine	WI
Motor Credit Corporation		100 Main Street	Racine	WI
Norwest Financial Wisconsin, Inc.		6226 Bankers Road Suite 4	Racine	WI
Transamerica Financial Services		5439 Durand Avenue	Racine	WI
USA Financial Services, Inc.		6218 Washington Ave., Box 081066	Racine	WI
Avco Financial Services of Wi., Inc.		125 E Davenport Street	Rhinelander	WI
Northland Finance, Inc.	Northland Finance Company	114 S Courtney Street	Rhinelander	WI
USA Financial Services, Inc.		125 East Davenport St., Box 775	Rhinelander	WI
Avco Financial Services of Wi., Inc.		1816 S Main Street	Rice Lake	WI
Northland Finance, Inc.	Northland Finance Company	38 North Main St., Box 7	Rice Lake	WI
USA Financial Services, Inc.		1816 S. Main St., Box 312	Rice Lake	WI
Avco Financial Services of Wi., Inc.		122 W Court Street	Richland Center	WI
USA Financial Services, Inc.		122 West Court St., Box 409	Richland Center	WI
Beneficial Illinois, Inc.		3806 East State Street	Rockford	IL
Avco Financial Services of Wi., Inc.		738 E Green Bay Street	Shawano	WI
USA Financial Services, Inc.		738 E. Green Bay St., P.O. Box 268	Shawano	WI
Aetna Finance Company	ITT Financial Services	2042 Kohler Memorial Drive	Sheboygan	WI
American General Finance, Inc.		1210 N. Eighth Street	Sheboygan	WI
Avco Financial Services of Wi., Inc.		Memorial Mall Shopping Center	Sheboygan	WI

Norwest Financial Wisconsin, Inc.		523 S Taylor Dr	Sheboygan	WI
Sheboygan Acceptance Corporation		1308 North 9th Street	Sheboygan	WI
USA Financial Services, Inc.		Memorial Mall Shopping Center	Sheboygan	WI
Sears Consumer Financial Corp. of Delaware		811 East 10th Street	Sioux Falls	SD
Aetna Finance Company	ITT Financial Services	600 West Wisconsin Street	Sparta	WI
Beneficial Loan & Thrift Company		395 N. Robert Street, Suite 102	St. Paul	MN
Aetna Finance Company	ITT Financial Services	3217 Church Street	Stevens Point	WI
Avco Financial Services of Wi., Inc.		1152 Main Street	Stevens Point	WI
USA Financial Services, Inc.		1152 Main St., Box 176	Stevens Point	WI
Stratford General Corporation		248 N Third Avenue	Stratford	WI
Avco Financial Services of Wi., Inc.		112 Belknap Street	Superior	WI
USA Financial Services, Inc.		112 Belknap St., Box 458	Superior	WI
Avco Financial Services of Wi., Inc.		1021 N Superior Avenue	Tomah	WI
USA Financial Services, Inc.		1021 N Superior Ave Box 603	Tomah	WI
RIC Finance, Inc.		100 Main Street, PO Box 945	Walworth	WI
Aetna Finance Company	ITT Financial Services	631 South Church Street	Watertown	WI
Aetna Finance Company	ITT Financial Services	208 East Sunset	Waukesha	WI
Aetna Finance Company	ITT Financial Services	2120 East Moreland, Store R	Waukesha	WI
American General Finance, Inc.		20101 W Bluemound Rd, Unit 111	Waukesha	WI
Associates Fin. Services Co. of Wis., Inc.		21505 Highway 18, Suite D	Waukesha	WI
Community Credit Plan, Inc.	Community Credit Co.	1733 Manhattan Drive, Suite A	Waukesha	WI
Transamerica Financial Services		2717 N. Grandview Blvd., Suite 100	Waukesha	WI
Capital Finance Corporation		317 East Main Street	Waupun	WI
Aetna Finance Company	ITT Financial Services	2106 South Grand Ave., Box 1345	Wausau	WI
Aetna Finance Company	ITT Financial Services	Menard Plaza, Jct. Hwy 51 & 29	Wausau	WI
American General Finance, Inc.		354 S. 18th Avenue	Wausau	WI
Avco Financial Services of Wi., Inc.		121 S First Avenue	Wausau	WI
Norwest Financial Wisconsin, Inc.		16-G Menard Plaza	Wausau	WI
USA Financial Services, Inc.		121 South First Avenue	Wausau	WI
American General Finance, Inc.		6330 West North Ave., Suite 100	Wauwatosa	WI
Better Loan And Finance Co.		6528 West North Avenue	Wauwatosa	WI
Community Credit Plan, Inc.	Community Credit Co.	12201 West North Avenue	Wauwatosa	WI
Fleet Finance, Inc.		10400 W. North Ave., Suite 140	Wauwatosa	WI
Ford Consumer Finance Company, Inc.		2645 North Mayfair Road Ste 110	Wauwatosa	WI
Household Finance Corporation Iii		11702 West North Avenue	Wauwatosa	WI
Security Pacific Fin. Services of Iowa, Inc.		10625 West North Ave., Suite 101	Wauwatosa	WI
Aetna Finance Company	ITT Financial Services	2255 South 108th Street	West Allis	WI
American General Finance, Inc.		7536 West Oklahoma Avenue	West Allis	WI
Associates Fin. Services Co. of Wis., Inc.		2259 South 108th Street	West Allis	WI
Avco Financial Services of Wi., Inc.		10722 W. Oklahoma Avenue	West Allis	WI
Beneficial Wisconsin, Inc.		11102 West National Avenue	West Allis	WI
Community Credit Plan, Inc.	Community Credit Co.	11082 W. National Avenue	West Allis	WI
Fidelity Financial Services, Inc.		1473 South 108th Street	West Allis	WI
Aetna Finance Company	ITT Financial Services	2366 W. Washington Street	West Bend	WI
Avco Financial Services of Wi., Inc.		819 S Main Street	West Bend	WI

Transamerica Financial Services		1011 South Main Street	West Bend	WI
USA Financial Services, Inc.		819 S. Main Streeet	West Bend	WI
Aetna Finance Company	ITT Financial Services	404 Daly Avenue	Wisconsin Rapids	WI
1st Source Bank	Truckers Bank Plan Division	100 N. Michigan Street	South Bend	IN
Aetna Finance Company	ITT Financial Services	605 Highway 169 North, Suite 1200	Plymouth	MN
American General Finance, Inc.		Mill Road Center, 6444 N. 76th St.	Milwaukee	WI
American Honda Finance Corporation		601 Campus Drive, Suite C-7	Arlington Heights	IL
Associates Commercial Corporation		12970 W. Bluemound Road-Suite 305	Elm Grove	WI
Beltline Acceptance Co.		1201 Applegate Road	Madison	WI
BMW Credit [illegible]oration		15 Earhart Drive	Williamsville	NY
Capitol Ford Credit, Inc.		3184 E Washington Ave Box 8053	Madison	WI
Chemical Bank		300 Jericho Quadrangle	Jericho	NY
Chemical Financial Corporation		4700 Rockside Road	Independence	OH
Chrysler Credit Corporation		330 Executive Drive, Suite 202	Brookfield	WI
Chrysler First Financial Services Corp.		18000 W. Sarah Lane-1st Floor	Brookfield	WI
Citicorp National Services, Inc.		15851 Clayton Road	Ballwin	MO
Clark Credit Corporation		500 Circle Drive	Buchanan	MI
Community Credit Plan, Inc.	Community Credit Company	1733 Manhattan Drive	Waukesha	WI
Deutsche Credit Corporation		2333 Waukegan Road	Deerfield	IL
E & E Financial Services, Inc.		3273 Church Street, Ste. 201	Stevens Point	WI
E. J. Salentine, Inc.	Muskego Acceptance	14444 West Janesville Road	Muskego	WI
Fbs Business Finance Corporation		120 South 6th Street	Minneapolis	MN
Fidelity Financial Services, Inc.		1473 South 108th Street	West Allis	WI
First Bank of Roscoe		Elevator Rd & Main St	Roscoe	IL
First of America Bank - Upper Peninsula N.A.		100 N Front	Marquette	MI
Fleet Finance, Inc.		30 Perimeter Park	Atlanta	GA
Fleetwood Credit Corp.		501 East Monroe Suite 350	South Bend	IN
Fonda Finance Corporation		10136 W Fond Du Lac Ave	Milwaukee	WI
Ford Motor Credit Company		PO Box 6027	Dearborn	MI
Ganis Corporation		660 Newport Center Drive	Newport Beach	CA
General Electric Capital Corp.		570 Lexington Avenue	New York	NY
General Motors Acceptance Corp.		200 Executive Drive	Brookfield	WI
General Motors Corporation		301 South Westfield Road	Madison	WI
Genesee Finance Co., Inc.		11011 W. North Avenue	Milwaukee	WI
Glendale Finance Company, Inc.		7676 N. 76th Street	Milwaukee	WI
Green Tree Acceptance, Inc.		1500 N. Casaloma Drive, Box 1916	Appleton	WI
Hales Corners Acceptance, Inc.		5961 S. 108th Place, Box 226	Hales Corners	WI
Highway Mobile Home Sales, Inc.		2301 W College Avenue	Oak Creek	WI
Hiller Finance Co., Inc.		12342 W. Layton Avenue	Greenfield	WI
Household Retail Services, Inc.		700 Wood Dale Road	Wood Dale	IL
Hyundai Motor Finance Company		10550 Talbert Avenue	Fountain Valley	CA
Investors Mortgage, Inc.		3414 N 28th St	Sheboygan	WI

ITT Commercial Finance Corp.	ITT Capital Finance	445 Minnesota Street	St. Paul	MN
Kilbourn Finance Corporation		1201 N. 37th St., Box 752	Milwaukee	WI
La Crescent State Bank		316 Main Street	La Crescent	MN
Leach Credit Corporation		76 Western Avenue	Fond Du Lac	WI
Lee Markquart, Inc.	Chippewa Valley Auto Credit	Highway 53 North, Box 1528	Eau Claire	WI
Mack Financial Corporation		P.O. Box M, Attn: Tax Dept.	Allentown	PA
Macktown State Bank		300 E. Main Street	Rockton	IL
Mercedes-Benz Credit Corporation		201 Merritt 7, Suite 700	Norwalk	CT
Mercury Finance Company of Wisconsin		7933 N. 76th St., Box 23458	Milwaukee	WI
Metropolitan Federal Bank, Fsb		1500 Radisson Tower, 215 N. 5th St.	Fargo	ND
Mitsubishi Acceptance Corporation		36 Executive Park, Suite 150	Irvine	CA
Mitsubishi Motors Credit of America, Inc.		650 Woodfield Drive-Suite 650	Schaumburg	IL
Motor Credit Corporation		100 Main Street	Racine	WI
Navistar Financial Corporation		2850 West Golf Road	Rolling Meadows	IL
Nissan Motor Acceptance Corporation	Infiniti Financial Services	990 West 190th Street	Torrance	CA
Nissan Motor Acceptance Corporation		2901 Kinwest Parkway	Irving	TX
Northern Investment Company		118 Washington Street	Independence	WI
Norwest Financial Wisconsin, Inc		2302 E. Clairemont Avenue	Eau Claire	WI
Orix Credit Alliance, Inc.		300 Lighting Way	Secaucus	NJ
Paccar Financial Corp.		777 - 106th Avenue N.E.	Bellevue	WA
Park Investment Corporation		1601 W. Beltline Highway	Madison	WI
Premium Lease & Finance, Inc.		N11 W24502 Highway TJ	Pewaukee	WI
Primus Automotive Financial Services, Inc.		5209 Linbar Drive-Suite 615	Nashville	TN
Primus Automotive Financial Services, Inc.	Jaguar Credit	5209 Linbar Drive-Suite 615	Nashville	TN
Primus Automotive Financial Services, Inc.	Mazda American Credit	5209 Linbar Drive-Suite 615	Nashville	TN
Saab-Scania Financial Services Corp		One Marine Midland Center-20th Fl	Buffalo	NY
Sabre Financial Corporation		21000 W Capitol Dr	Pewaukee	WI
Savings Financial Corporation		21215 Moreland Blvd P O Box 1639	Waukesha	WI
Sears Consumer Financial Corp. of Delaware		2500 Lake Cook Road, CI-A	Riverwoods	IL
Security Pacific Fin. Services of Iowa, Inc.		4001 Mcewen Road-Suite 122	Dallas	TX
Security Pacific Housing Services, Inc.		3200 N.W. Main Street-Suite 290	Coon Rapids	MN
Stadium Credit Corporation		2510 South 108th Street	West Allis	WI
Stratford General Corp.			Stratford	WI
Suburban Finance, Inc.		4200 N. Green Bay Avenue	Milwaukee	WI
The Cit Group/Equipment Financing, Inc.		650 Cit Drive	Livingston	NJ
The Cit Group/Sales Financing, Inc.		1400 Renaissance Drive-Suite 400	Park Ridge	IL
The Morris Plan of Wisconsin, Inc.		100 American Building	Cedar Rapids	IA
Thiensville Car Lease, Inc.		7211 W. Mequon Road, Box 37	Mequon	WI
Toyota Motor Credit Corporation		155 Pfingsten, Suite 225	Deerfield	IL
Transamerica Commercial Finance Corporation		104 Wilmot Road, Suite 450	Deerfield	IL
Transamerica Financial Services		4811 South 76th Street, Room 307	Greenfield	WI
Transportation, Inc.		7552 W. Appleton Avenue, Box 25526	Milwaukee	WI
Tri-State Bank & Trust Co.		350 Wall Street	East Dubuque	IL
USA Financial Services, Inc.		4001 N. War Memorial Dr., Box 3740	Peoria	IL
Volvo Finance North America, Inc.		25 Philips Parkway, Box 466	Montvale	NJ

VW Credit, Inc.		3800 Hamlin Road	Auburn Hills	MI
Wisconsin Acceptance Corporation		7676 N 76th St	Milwaukee	WI
Anchor Savings & Loan Association		25 West Main Street	Madison	WI
D&N Bank, F.S.B.		400 Quincy Street	Hancock	MI
First Financial Bank, F.S.B.		1305 Main Street	Stevens Point	WI
First Northern Savings Bank, S.A.		201 N. Monroe Avenue	Green Bay	WI
Fox Cities Bank, F.S.B.		108 E Wisconsin Ave	Neenah	WI
Marshfield Savings Bank, S.A.		208 West Fifth Street	Marshfield	WI
Monycor Savings Bank, F.S.B.		410 East Lasalle Street	Barron	WI
Mutual Savings Bank of Wisconsin, S.A.		4949 W Brown Deer Rd	Milwaukee	WI
North Shore Bank, F.S.B.		15700 West Bluemound Road	Brookfield	WI
Northland Bank of Wisconsin, S.S.B.		221 4th Avenue West	Ashland	WI
Security Bank, S.S.B.		184 West Wisconsin Avenue	Milwaukee	WI
Wisconsin Savings Bank		909 Superior Avenue	Tomah	WI
American Express Company		World Financial Center-200 Vesey St	New York	NY
American Express Travel Related Services Co.		200 Vesey St., World Financial Ctr.	New York	NY
Bank For Financial Institutions	BFI Reg. Check Personal Money	Order Division, 135 S La Salle	Chicago	IL
Bankamerica Corporation		555 California Street	San Francisco	CA
Barclays Bank Plc		75 Wall Street	New York	NY
Citicorp		399 Park Avenue	New York	NY
Comdata Network, Inc.		5301 Maryland Way	Brentwood	TN
Continental Currency And Money Order, Inc.		2 E. Mifflin Street, Suite 600	Madison	WI
First Currency Exchange, Inc.		2127 W. Capitol Drive	Milwaukee	WI
Interpayment Services Limited		75 Wall Street	New York	NY
Lewis Powell	Black Gold Money Orders	1524 West North Avenue	Milwaukee	WI
Mid-America Money Order Company		500 West Broadway	Louisville	KY
Milwaukee Checkcashers #1, Inc.		4201 W. Capitol Drive	Milwaukee	WI
Mufeez Hamad Ahmad	Technall International Company	2409 W. Capitol Drive	Milwaukee	WI
National Express Company, Inc.		4607 W. North Avenue	Milwaukee	WI
Pekao Trading Corporation		2 Park Avenue	New York	NY
Polonez Parcel Service		143 Doty Circle	W. Springfield	MA
Societe Francaise Du Cheque De Voyage		19/29 Rue Du Capitaine Guynemer	Paris, France	
The Chase Manhattan Corporation		1 Chase Manhattan Plaza	New York	NY
Thomas Cook, Inc.		3 Independence Way	Princeton	NJ
Travelers Express Company, Inc.	Republic Money Order Company	1550 Utica Avenue South	Minneapolis	MN
Travelers Express Company, Inc.		1550 Utica Avenue South	Minneapolis	MN
Travellers Cheque Associates Ltd		Brighton, Sussex Bn2 2lh	England	
Vital Chek Network, Inc.		4512 Central Pike	Hermitage	TN
Western Union Financial Services, Inc.		One Lake Street	Upper Saddle River	NJ

In 1989, this agency and the Department of Justice filed suit in Waukesha County Circuit Court charging the above, a Nashotah discount buyers club, with misusing more than $200,000 in downpayments on merchandise ordered by club members. The cooperative was charged with violations of Wisconsin's false advertising, debt collection and buyers club law, and with failing to operate a true cooperative.

The case was settled with a consent judgment which requires the defendants to provide $206,000 in restitution over the next year to approximately 200 cooperative members. These members ordered merchandise and received neither their merchandise nor a refund. The judgment requires all restitution to be paid within one year and assesses a civil forfeiture of an additional $230,000 if restitution is not paid. The consent judgment, in part, enjoins the defendants from the following acts and practices:

A. Threatening or harassing a customer.

B. Trying to collect fees from customers who properly canceled memberships, or trying to collect fees after the applicable statute of limitations has expired.

C. Threatening legal action against customers without intending to take such action, or threatening legal action within a week unless full payment of an alleged debt is made.

D. Engaging in acts that unfairly take advantage of a lack of knowledge of the customer, engaging in acts which cause customers to misunderstand the true nature of the contract, engaging in other unconscionable conduct as defined by the Wisconsin Consumer Act.

In December, 1990, the Office of Commissioner of Banking and the Department of Justice filed suit in Milwaukee County Circuit Court charging the defendant with operating a currency exchange without having either filed for or received a license to operate.

The case was settled with a consent judgment on March 25, 1991 which forces the defendants to comply with the community currency exchange law by obtaining a license and other documentation necessary and required by statute.

The defendant was also prohibited from advertising that it could perform the services of a currency exchange unless it has such a license.

The Office of Commissioner of Banking and Wisconsin Department of Justice filed a lawsuit against the defendants, a corporation located in Las Vegas, Nevada, and its principal officers, for engaging in deceptive advertising in the operation of a 900 number telephone service, and, for making misrepresentations regarding the availability of credit in violation of the Wisconsin Consumer Act.

As part of the stipulated consent judgment, the defendants agreed to refrain from engaging in various acts and practices including:

A. representing that a "final attempt" is being made to reach the proposed customer unless a prior attempt has, in fact, been made;

B. representing that a credit line or limit has been approved or is available unless any limitations are disclosed, or, any amounts that must be paid in order to make use of the credit amount are clearly and conspicuously disclosed;

C. failing to disclose the cost of the telephone call in advertisements and upon answering the call.

The defendants were ordered to pay $2,000 to defray the cost of a restitution program to Wisconsin consumers, as well as $2,000 in civil forfeitures.

An administrative action was taken against this Kenosha collection agency which had violated collection agency laws and administrative rules by failing to maintain sufficient funds in its trust account. The action resulted in a special order.

The special order required the respondent to maintain in its trust accounts, sufficient funds to pay all monies due and owing all creditors and forwarders. It also requires them to remit all monies due claimants or forwarders within thirty days of the close of the month in which collection was made, as called for in Wisconsin collection agency law.

The firm's license to operate as a collection agency was suspended for five days.

In July, 1991, the Office of Commissioner of Banking and the Wisconsin Department of Justice entered into a stipulated consent judgment with the defendants, a 900 number telephone service of Tampa, Florida.

As part of the consent judgment, the defendants were prohibited from advertising or soliciting a residence to call a 900 number or purchase pay-per-call services, or otherwise offer information concerning the availability of consumer credit or loans, without clearly and conspicuously disclosing that:

A. the defendant offers credit referral services (if such is the case);

B. the defendant does not make loans or arrange for the extension of credit (if such is the case);

C. services are guaranteed or that payments will be refunded;

D. loans made by third party lenders may require payment of a non-refundable fee to apply for credit.

The judgment required the defendant, First Capitol, to pay a $1,000 fine and provide refunds for customers who did not get loans.

In June, 1991, this West Allis collection agency agreed to a stipulation for a special order for having failed to maintain proper monies in its collection agency trust account.

The order requires the firm to maintain sufficient funds to pay all monies due and owing all creditors and forwarders in its trust account and to remit funds as required by the collection agency laws.

The respondent's license to operate a collection agency was suspended for three days.

An administrative action was begun in 1990 by the Wisconsin Department of Transportation involving claims against the motor vehicle dealer bond of the defendant. More than 300 individual claims have been submitted by the Office of Commissioner of Banking on behalf of Silver Spring Nissan's customers.

Silver Spring Nissan is covered by a bond in the amount of $25,000 per year. A preliminary determination of claims was made on October 18, 1990 in the amount of $24,776. The bonding company has appealed this decision in *American Hardware Mutual Insurance Company v. Department of Transportation* and a determination is awaited.

Suit was filed in Milwaukee County Circuit Court in November of 1990 by this agency and the Department of Justice regarding extended service warranties.

The suit states that during 1988 and 1989, Silver Spring Nissan failed to forward the extended warranty contracts and the premiums paid for them to Western Diversified. This left customers without coverage. Western Diversified has refused to honor the contracts. Consumers have had to bear the cost of vehicle repairs themselves, even though they paid for warranty coverage.

The lawsuit seeks civil forfeitures. It also requests that the defendants be both temporarily and permanently enjoined and restrained from conducting business operations in violation of state law. Further, it asks the Court to order the defendants to restore any direct monetary losses suffered by any consumers.

This lawsuit was filed in December of 1991 by the Office of Commissioner of Banking and the Wisconsin Department of Justice.

The lawsuit charges the defendants with making untrue, deceptive and misleading representations regarding the sales of living trusts. These false representations include statements that a creditor can make a claim against the assets of an estate placed in a revocable living trust and that customers who place their assets in living trusts will not have to spend their assets if they go into a nursing home.

The lawsuit also alleges that the representations to Wisconsin consumers are untrue, deceptive and misleading in that the trust documents provided by the defendants are not drafted by attorneys licensed to practice law in Wisconsin and that parts of the documents do not comply with Wisconsin law. The lawsuit also cites instances of failing to give customers proper notice of their right to cancel the transaction in violation of the Wisconsin Consumer Act.

The lawsuit seeks to enjoin the defendants from conducting business in Wisconsin in violation of its laws.

The Wisconsin Consumer Act requires businesses to make numerous, specific disclosures to consumers in various types of consumer credit transactions.

A merchant may submit the forms used in consumer credit transactions for review. A certain level of protection is then provided if a problem results from their use. This review process creates statewide standardization of forms and resultant protections and consistency for the consumer.

Since 1973, 1,346 businesses and trade associations have submitted forms for approval. In 1991, fourteen banks, six finance companies and 30 other businesses submitted first-time forms to this office for review and approval.

The Wisconsin Consumer Act requires an annual review of potential legislative needs.

In 1992 and 1993, a comprehensive review and updating of the consumer credit statutes and administrative code should be performed to reflect emerging products and services. The impact of new technological processes and recordkeeping systems should also be addressed. Regulation of the pawn brokering industry should be reviewed. Statutes pertaining to the adjustment service industry should be reviewed for any needed fine-tuning.

New legislation is expected to be signed in early 1992 to address appropriate updating of the statutes as they relate to credit service and credit repair industries.

1991 brought a stable, healthy year for Wisconsin state-chartered banks.

After the previous year's unprecedented national press attention on troubled institutions in other areas of the country, attention shifted to reform proposals in Washington.

In March, the Office of Commissioner of Banking issued a layman's language analysis of the U.S. Treasury's bank reform proposal. The analysis presented twenty-three separate issues and indicated the office's position on each.

Key among the OCB's positions was the insistence that the dual banking system survive any nationwide reforms. For Wisconsin banks to remain the envy of the nation and for other states to retain local control of their local banking institutions, states' rights must continue to supersede the rights and power of the federal government.

Though events of recent years have set the stage for introduction of sweeping bank reform proposals, the performance of the banking system nationwide is ample evidence that the nation's banking industry is not, by any means, in decline:

- 1991 bank profits totaled $17.6-billion, an increase of $1.74-billion or 11%.
- A full 89% of the nation's banks were profitable with total earnings of $24-billion.
- Total bank assets as of year-end were $3.4-trillion, up nearly $44-billion from 1990.
- Losses in seven of the nation's fifty largest banks, none of which are in Wisconsin, accounted for well over one-third of the entire industry's losses in 1991.
- Overall, Sheshenoff Information Services stated that the banking industry's solid performance was the best reported since 1988.

The OCB's regulation of state-chartered banks continues to stress the basics of sound banking. Wisconsin banks are strong banks because of good, sound, conservative banking practices and management.

Wisconsin banks are extremely competitive. *Because of their strength*, Wisconsin banks and Wisconsin bankers are poised for continued national leadership.

Wisconsin bankers are becoming more politically informed and active. Many made trips in 1991 to Washington, intent on speaking out against ill-conceived reforms.

The dramatic impact of technology on Wisconsin banks is evident at nearly every teller window in the state. Behind the lines, optical imaging, computer networking, inter-bank electronic communication, and financial data downloading from location to location are becoming more and more routine.

Automatic electronic processing of loans is assisting banker and regulator alike in assessing recordkeeping deficiencies and conforming to stringent CRA (Community Re-investment Act) and other regulations.

Consolidation of the Wisconsin banking industry continued in 1991. Bankers concentrated, however, on strengthening their balance sheets, earnings and equity positions. This may portend movements in the future toward renewed acquisition, merger, and statewide branching activity from positions of greater strength.

In Wisconsin, coverage of the state's banking industry accurately reflected the industry's strength, safety and soundness. Its outstanding performance was featured in local, statewide, regional and national publications.

No banks failed in Wisconsin in 1991, nor have any since 1986.

As of December 31, 1991, Wisconsin state-chartered banks achieved a ***capital ratio*** of 9.2-percent. This ratio is a key measure of bank strength.

Loan reserves of state-chartered banks, maintained to cover potentially bad loans, were at 1.40-percent at year-end 1991, an indication of safety. This is up from 1.33-percent in 1990 and 1.27-percent in 1989.

Total assets of state-chartered banks at year-end 1991 were 28.7-billion, up from 27.6-billion in 1990.

The ***loan-to-deposit ratio***, a measure of liquidity and loan activity as compared to a bank's deposit base, was at 70.5-percent, down slightly from 71.3-percent in 1990 and 71.2-percent in 1989. The 70-percent range is considered normal.

Total loans of state-chartered banks were up in 1991, 2.3-percent from 1990. Production loans to farmers were up nearly 6-percent in 1991.

Net income of banks was up nearly 3.7-percent over last year. Overall, Wisconsin state-chartered banks were not only strong, safe and sound, but were operated profitably at a .99% return on average assets (ROA).

Consolidation of the industry continued. The number of state-chartered banks headquartered in Wisconsin at year-end 1991 fell to 370 from 382 in 1990, and 408 in 1989.

The number of actual locations at which consumers may bank is up overall. This is because the number of branch locations has increased dramatically in recent years. In 1989 Wisconsin passed legislation allowing statewide branching.

The number of national banks at year-end in Wisconsin fell from 99 in 1990, to 96 in 1991.

The number of state-chartered banks considered ***"problem" banks*** continued to decline as has consistently been the case for years.

Banks are considered to have "problems" when they show financial, operational or managerial weaknesses.

In 1991, two ***new banks*** were chartered in Wisconsin.

Banking institutions in the United States are chartered and operate under what is called the ***DUAL BANKING SYSTEM***.

The essence of dual banking is an integrated "dual" system of *state and national oversight* and regulation.

The Office of Commissioner of Banking regulates only Wisconsin state-chartered institutions, though both state-chartered and nationally-chartered banks operate in Wisconsin.

A bank which has the word "national" or which has the initials "n.a." in its title, receives its charter from the federal government not the state government.

Therefore, it is regulated by the Office of Comptroller of the Currency (OCC). National banks in Wisconsin are under the supervision of the OCC's Chicago office.

State regulators, the OCC, the Federal Reserve Board and the FDIC each have distinct and separate roles. At the same time, they exercise overlapping spheres of responsibility.

The "duality" of this system remains one of the many reasons for the overall health, strength and stability of the banking industry nationwide.

It is also a source of controversy. The U.S. Treasury "bank reform legislation" proposed

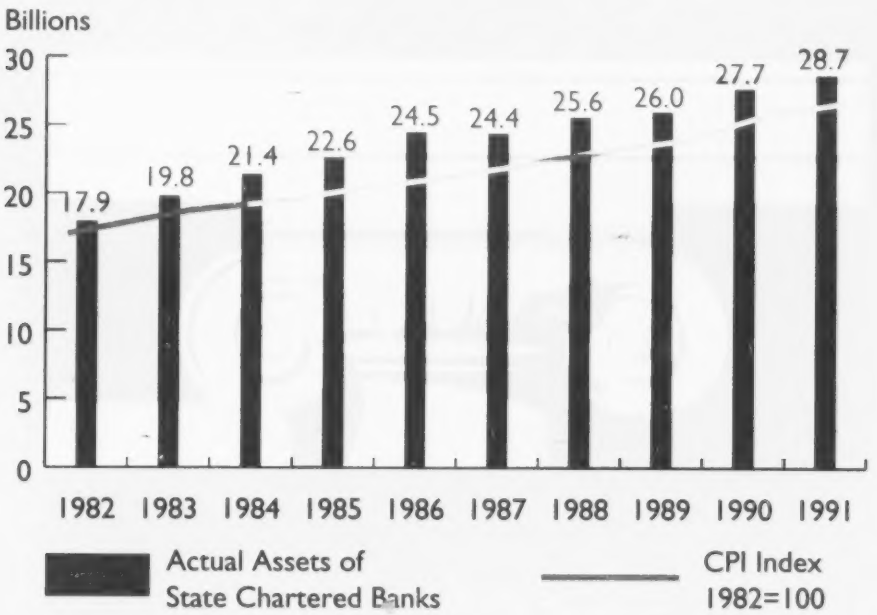
in 1991 attempted to consolidate significant government power in Washington and take regulatory authority away from the states.

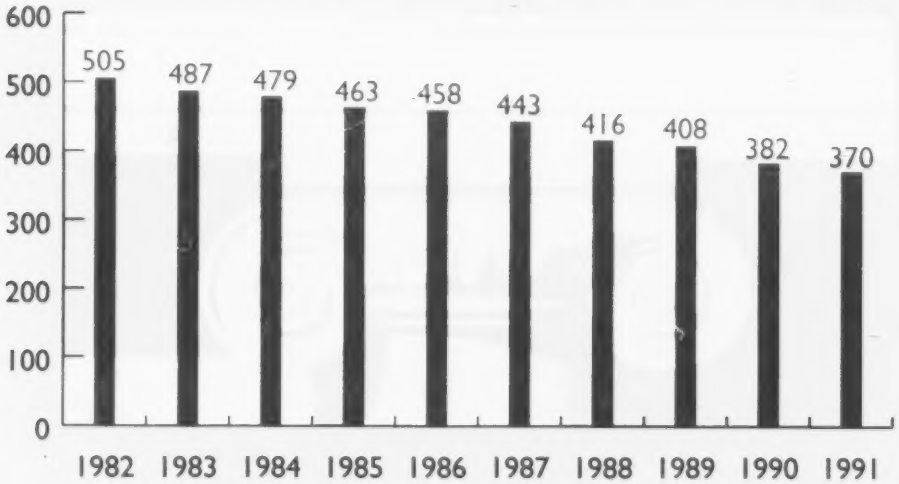
This plan was largely defeated in Congress, but the Federal Deposit Insurance Corporation Improvement Act (FDICIA) did pass. This act is expected to result in dozens of sweeping new regulations from the FDIC.

When enacted, this will cause an even greater paperwork and regulatory burden for banks. The FDICIA regulations are *in addition to* the paperwork burden imposed by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA), passed in 1989.

FIRREA provided enhanced enforcement authority and penalties for federal regulators– one of the outfalls of the national S&L crisis.

For well-run Wisconsin banks, some of these regulations impose needless costs. They are intended to address problems which are concentrated in poorly run institutions and which generally do not exist here in Wisconsin.


Billions
30
25
20
15
10
5
0
17.9
19.8
21.4
22.6
24.5
24.4
25.6
26.0
27.7
28.7
1982 1983 1984 1985 1986 1987 1988 1989 1990 1991
Actual Assets of State Chartered Banks
CPI Index 1982=100


600
500
400
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200
100
0
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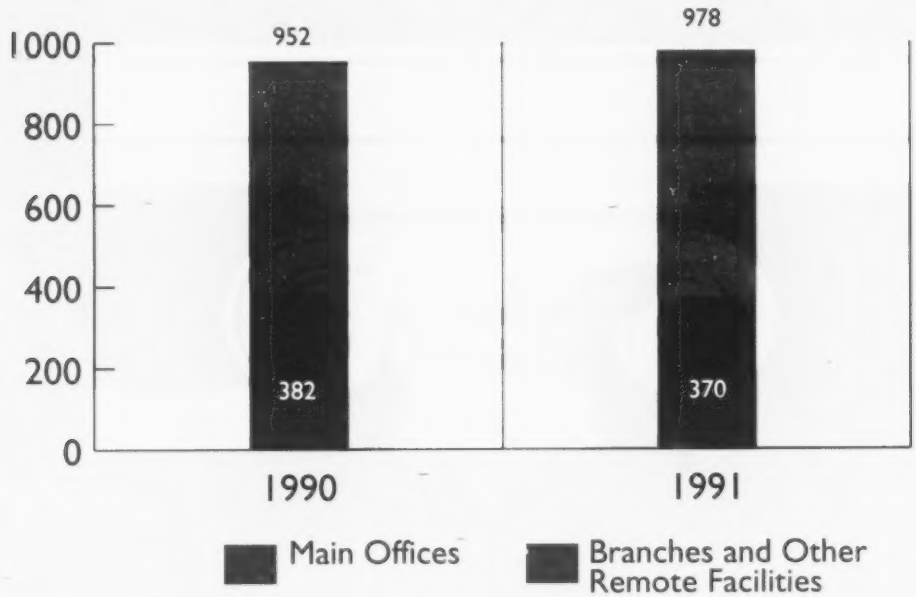
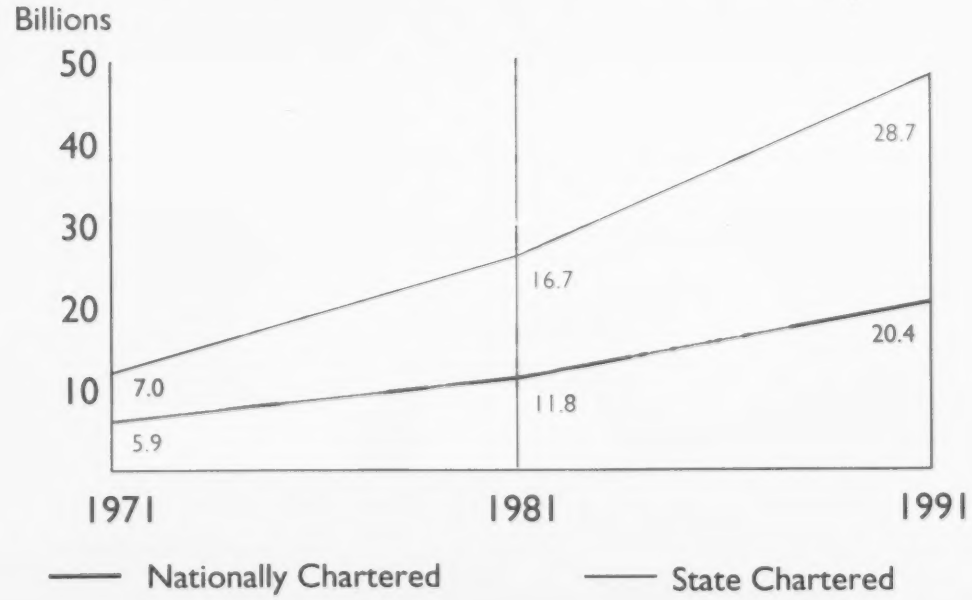
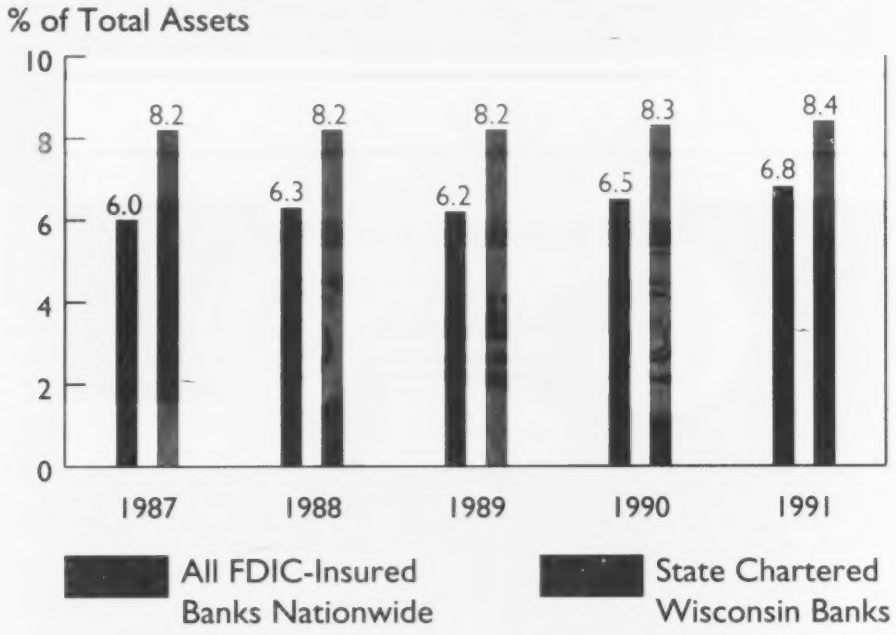
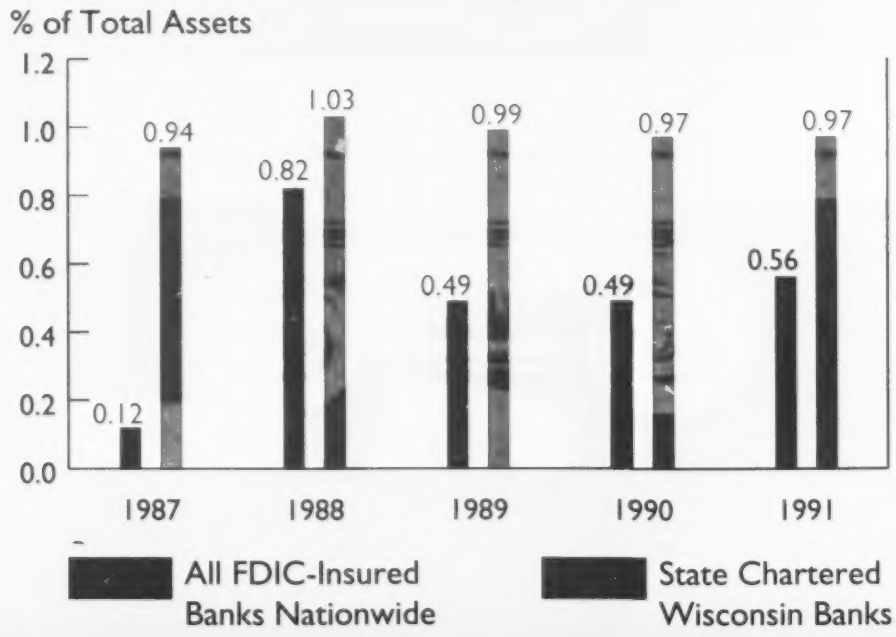
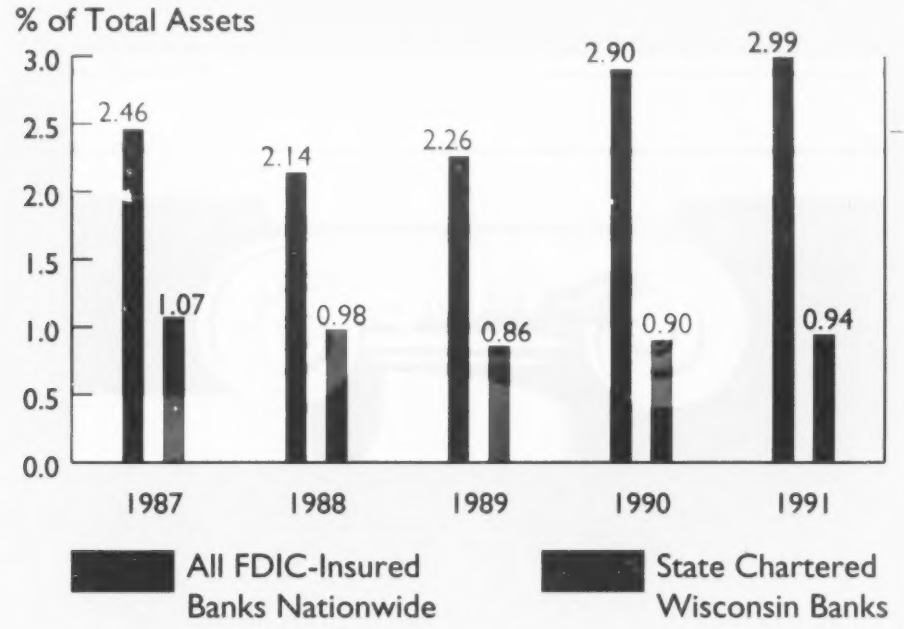
479
463
458
443
416
408
382
370
1982 1983 1984 1985 1986 1987 1988 1989 1990 1991

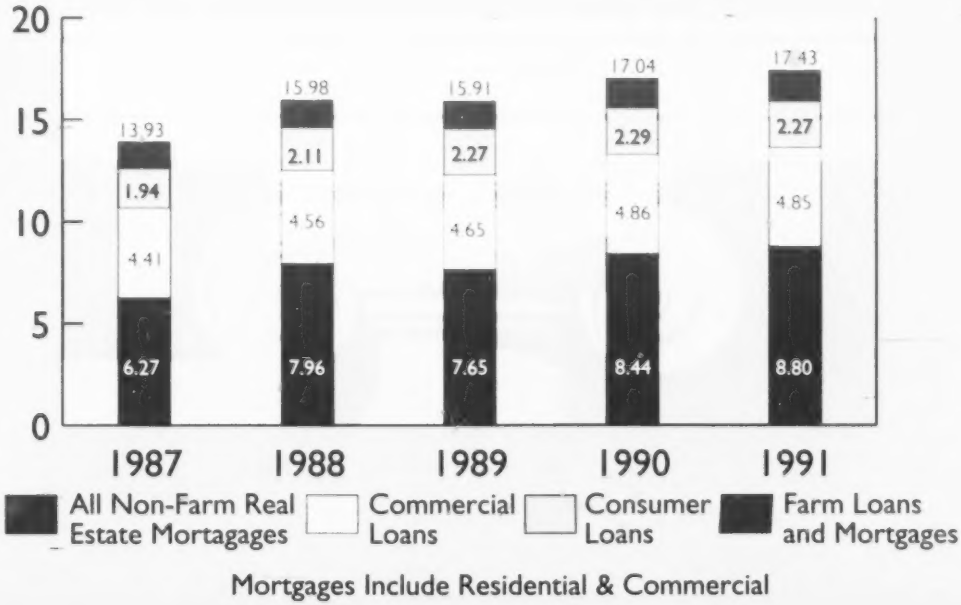

1000
800
600
400
200
0
952
978
382
370
1990
1991
Main Offices
Branches and Other Remote Facilities


Billions
50
40
30
20
10
28.7
16.7
20.4
7.0
11.8
5.9
1971
1981
1991
Nationally Chartered
State Chartered

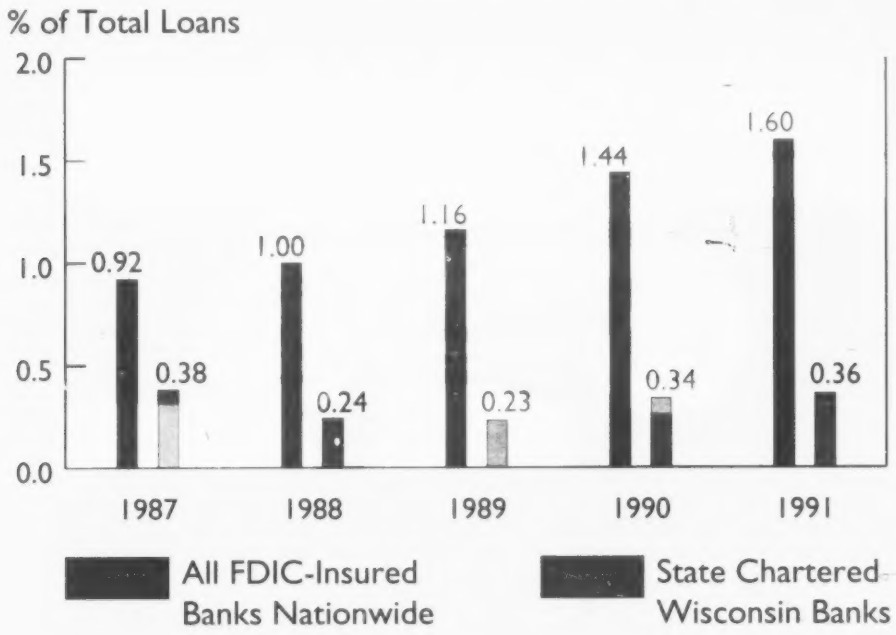

% of Total Assets
10
8
6
4
2
0
6.0
8.2
6.3
8.2
6.2
8.2
6.5
8.3
6.8
8.4
1987
1988
1989
1990
1991
All FDIC-Insured Banks Nationwide
State Chartered Wisconsin Banks


% of Total Assets
1.2
1.0
0.8
0.6
0.4
0.2
0.0
0.12
0.94
0.82
1.03
0.49
0.99
0.49
0.97
0.56
0.97
1987
1988
1989
1990
1991
All FDIC-Insured Banks Nationwide
State Chartered Wisconsin Banks





Mortgages Include Residential & Commercial


% of Total Loans
2.0
1.5
1.0
0.5
0.0
0.92
0.38
1.00
0.24
1.16
0.23
1.44
0.34
1.60
0.36
1987
1988
1989
1990
1991
All FDIC-Insured Banks Nationwide
State Chartered Wisconsin Banks

Number of Banks	100	205	53	12	370
ASSETS					
Total Loans	910,394	6,288,916	5,168,577	5,053,569	17421456
Less Loan Loss Reserve	11,725	84,985	69,269	78,757	244736
Net Loans	898,669	6,203,931	5,099,308	4,974,812	17176720
Cash & Balances	131,158	623,956	418,756	783,248	1957118
Securities	398,190	3,108,599	1,930,692	1,878,742	7316223
Fed Funds & Resale Agreements	94,313	421,890	347,430	390,453	1254086
Trading Accounts	0	4,632	0	14,043	18,675
Fixed Assets	23,848	156,883	135,096	131,585	447412
Other Real Estate	4,375	23,584	7,698	10,560	46217
Unconsolidated Subsidianes	57	692	535	53	1,337
Acceptances	0	0	2	3,463	3,465
Other Assets	28,210	172,076	120,667	139,340	460,293
LIABILITIES & CAPITAL					
Noninterest Deposits	148,620	1,115,648	938,429	1,558,687	3,761,384
Interest Deposits	1,231,960	8,298,115	6,149,763	5,264,052	20,943,890
Total Deposits	1,380,580	9,413,763	7,088,192	6,822,739	24,705,274
Fed Funds & Repo Agreements	5,813	143,367	210,928	744,514	1,104,622
U.S. Demand Notes	1,405	24,598	25,368	49,450	100,821
Other Borrowed Funds	69	7,068	6,305	14,825	28,267
Mortgages & Capitalized Leases	234	1,551	502	5,890	8,177
Acceptances	0	0	2	3,463	3,465
Limited Life Preferred Stock	0	0	0	0	0
Other Liabilities	16,818	110,278	79,783	95,868	302,747
Total Liabilities	1,404,919	9,700,625	7,411,080	7,736,749	26,253,373
Subordinated Notes & Debentures	0	1,637	1,545	7,200	10,382
Preferred Stock	180	2,481	0	0	2,661
Common Stock	19,454	90,741	61,566	71,675	243,436
Surplus	86,905	568,147	398,780	360,007	1,413,839
Undivided Profits & Reserves	67,362	352,612	187,213	150,668	757,855
Equity Capital & Debentures	173,901	1,015,618	649,104	589,550	2,428,173
Average Assets for the year	1,560,061	10,561,346	7,909,267	8,235,098	28,265,772
Percentage of:					
Equity Capital, Debentures and Reserves to Gross Assets	11.7%	10.2%	8.8%	8.0%	9.2%
Equity Capital to Total Assets	11.0%	9.5%	8.0%	7.0%	8.4%
Total Loans to Total Deposits	65.9%	66.8%	72.9%	74.1%	70.5%
Total Loans to Total Assets	57.7%	58.7%	64.1%	60.7%	60.7%
Loan Loss Reserve to Total Loans	1.29%	1.35%	1.34%	1.56%	1.40%

Data in thousands, from individual bank call reports

Total Interest - Banks under $25MM	92,133	24,963	0	0	117,096
Real Estate Loan Interest	2,084	326,677	248,506	208,399	785,666
Installment Loan Interest	351	73,463	76,326	58,447	208,587
Credit Card Interest	9	6,143	10,482	14,021	30,655
Commercial Loan Interest	1,043	210,017	193,584	215,078	619,722
Lease Income	198	1,590	1,759	1,624	5,171
Depository Interest	3,924	12,208	2,837	2,878	21,847
Securities Interest	31,994	234,343	145,639	142,204	554,180
Trading Account Interest	0	142	0	371	513
Fed Fund & Resale Interest	4,763	26,393	16,534	21,900	69,590
Interest on Deposits	75,122	502,722	365,453	309,220	1,252,517
Fed Fund & Repo Interest	318	6,963	11,659	42,593	61,533
U.S. Demand Interest	73	1,537	1,402	2,506	5,518
Mortgage & Lease Interest	10	198	50	744	1,002
Subordinated Notes & Debenture Interest	0	147	130	894	1,171
Deposit Service Charges	4,943	29,841	25,783	37,074	97,641
Other Noninterest Income	58,484	69,861	24,637	72,077	225,059
Salaries & Benefits	47,233	161,620	105,708	114,662	429,223
Fixed Asset Expense	9,581	41,639	30,675	36,859	118,754
Other Noninterest Expense	31,969	123,168	100,258	142,167	397,562
Total Noninterest Expense	88,783	326,427	236,641	293,688	945,539
Income Before Tax & Extraordinary Items	32,636	157,601	105,202	102,564	398,003
Applicable Income Taxes	11,450	46,612	31,205	30,203	119,470
Income Before Extraordinary Items	21,186	110,989	73,997	72,361	278,533
Net Extraordinary Items	199	608	0	0	807
Dividends	11,314	52,774	38,554	73,167	175,809
Percentage of:					
Net Income to:					
Equity Capital & Debentures	12.30%	10.99%	11.40%	12.27%	11.50%
Total Assets	1.35%	1.04%	0.92%	0.87%	0.97%
Average Assets	1.37%	1.06%	0.94%	0.88%	0.99%
Dividends to:					
Equity Capital & Debentures	6.51%	5.20%	5.94%	12.41%	7.24%
Net Income	52.91%	47.29%	52.10%	101.11%	62.94%

Data in thousands, from individual bank call reports

Number of Banks	481	466	-3.1%
ASSETS			
Total Loans	30,075,629	30,679,497	2.0%
Less Loan Loss Reserve	424,048	474,826	12.0%
Net Loans	29,651,581	30,204,671	1.9%
Cash & Balances	3,944,490	3,713,155	-5.9%
Securities	10,589,100	11,302,217	6.7%
Fed Funds & Resale Agreements	1,604,511	2,001,925	24.8%
Trading Accounts	59,841	74,593	24.7%
Fixed Assets	733,875	774,187	5.5%
Other Real Estate	118,675	133,806	12.7%
Unconsolidated Subsidianes	5,116	3,060	-40.2%
Acceptances	53,016	76,365	44.0%
Other Assets	829,009	812,551	-2.0%
LIABILITIES & CAPITAL			
Noninterest Deposits	7,197,328	7,375,360	2.5%
Interest Deposits	32,568,569	33,889,764	4.1%
Total Deposits	39,765,897	41,265,124	3.8%
Fed Funds & Repo Agreements	2,956,867	2,708,769	-8.4%
U.S. Demand Notes	263,001	334,901	27.3%
Other Borrowed Funds	42,718	34,610	-19.0%
Mortgages & Capitalized Leases	18,696	16,848	-9.9%
Acceptances	53,016	76,366	44.0%
Limited Life Preferred Stock	0	0	0.0%
Other Liabilities	670,864	619,317	-7.7%
Total Liabilities	43,771,059	45,055,935	2.9%
Subordinated Notes & Debentures	57,512	55,257	-3.9%
Preferred Stock	5,365	4,666	-13.0%
Common Stock	425,605	422,933	-0.6%
Surplus	1,750,029	1,881,221	7.5%
Undivided Profits & Reserves	1,579,644	1,676,518	6.1%
Equity Capital & Debentures	3,818,155	4,040,595	5.8%
Average Assets for the year	46,222,722	48,078,580	
Percentage of:			
Equity Capital, Debentures and Reserves to Gross Assets	8.8%	9.1%	
Equity Capital to Total Assets	7.9%	8.1%	
Total Loans to Total Deposits	75.6%	74.3%	
Total Loans to Total Assets	63.2%	62.5%	
Loan Loss Reserve to Total Loans	1.41%	1.55%	

Data in thousands, from individual bank call reports

Total Interest - Banks under $25MM	130,607	124,936	-4.3%
Real Estate Loan Interest	1,242,940	1,293,641	4.1%
Installment Loan Interest	375,970	379,856	1.0%
Credit Card Interest	145,364	148,531	2.2%
Commercial Loan Interest	1,240,784	1,150,634	-7.3%
Lease Income	21,979	24,397	11.0%
Depository Interest	36,345	34,484	-5.1%
Securities Interest	849,596	868,598	2.2%
Trading Account Interest	3,126	2,166	-30.7%
Fed Fund & Resale Interest	141,714	96,311	-32.0%
Interest on Deposits	2,168,701	2,025,530	-6.6%
Fed Fund & Repo Interest	222,659	152,347	-31.6%
U.S. Demand Interest	17,884	13,621	-23.8%
Mortgage & Lease Interest	2,096	1,956	-6.7%
Subordinated Notes & Debenture Interest	5,4044,739	-12.3%	
Deposit Service Charges	161,200	180,029	11.7%
Other Noninterest Income	462,992	496,454	7.2%
Salaries & Benefits	724,006	756,087	4.4%
Fixed Asset Expense	196,713	211,146	7.3%
Other Noninterest Expense	628,731	728,481	15.9%
Income Before Tax & Extraordinary Items	692,397	729,345	5.3%
Applicable Income Taxes	197,180	216,161	9.6%
Income Before Extraordinary Items	495,217	513,184	3.6%
Net Extraordinary Items	5,908	1,094	-81.5%
Dividends	313,794	341,453	8.8%
Percentage of:			
Net Income to:			
Equity Capital & Debentures	13.12%	12.73%	
Total Assets	1.05%	1.05%	
Average Assets	1.08%	1.07%	
Dividends to:			
Equity Capital & Debentures	8.22%	8.45%	
Net Income	62.62%	66.39%	

Data in thousands, from individual bank call reports

Number of Banks	382	370	-3.1%
ASSETS			
Total Loans	17,033,952	17,421,456	2.3%
Less Loan Loss Reserve	225,959	244,736	8.3%
Net Loans	16,807,993	17,176,720	2.2%
Cash & Balances	2,134,795	1,957,118	-8.3%
Securities	6,754,747	7,316,223	8.3%
Fed Funds & Resale Agreements	1,041,867	1,254,086	20.4%
Trading Accounts	14,184	18,675	31.7%
Fixed Assets	440,399	447,412	1.6%
Other Real Estate	45,658	46,217	1.2%
Unconsolidated Subsidiaries	2,766	1,337	-51.7%
Acceptances	1,791	3,465	93.5%
Other Assets	436,191	460,293	5.5%
LIABILITIES & CAPITAL			
Noninterest Deposits	3,851,466	3,761,384	-2.3%
Interest Deposits	20,028,302	20,943,890	4.6%
Total Deposits	23,879,768	24,705,274	3.5%
Fed Funds & Repo Agreements	986,800	1,104,622	11.9%
U.S. Demand Notes	123,109	100,821	-18.1%
Other Borrowed Funds	25,564	28,267	10.6%
Mortgages & Capitalized Leases	9,798	8,177	-16.5%
Acceptances	1,791	3,465	93.5%
Limited Life Preferred Stock	0	0	0.0%
Other Liabilities	341,310	302,747	-11.3%
Total Liabilities	25,368,140	26,253,373	3.5%
Subordinated Notes & Debentures	12,967	10,382	-19.9%
Preferred Stock	3,360	2,661	-20.8%
Common Stock	244,603	243,436	-0.5%
Surplus	1,323,678	1,413,839	6.8%
Undivided Profits & Reserves	727,643	757,855	4.2%
Equity Capital & Debentures	2,312,251	2,428,173	5.0%
Average Assets for the year	27,182,514	28,265,772	
Percentage of:			
Equity Capital, Debentures and Reserves to Gross Assets	9.1%	9.2%	
Equity Capital to Total Assets	8.3%	8.4%	
Total Loans to Total Deposits	71.3%	70.5%	
Total Loans to Total Assets	61.5%	60.7%	
Loan Loss Reserve to Total Loans	1.33%	1.40%	

Data in thousands, from individual bank call reports

Total Interest - Banks under $25MM	122,956	117,096	-4.8%
Real Estate Loan Interest	761,429	785,666	3.2%
Installment Loan Interest	208,485	208,587	0.0%
Credit Card Interest	44,651	30,655	-31.3%
Commercial Loan Interest	652,244	619,722	-5.0%
Lease Income	4,250	5,171	21.7%
Depository Interest	26,521	21,847	-17.6%
Securities Interest	543,096	554,180	2.0%
Trading Account Interest	587	513	-12.6%
Fed Fund & Resale Interest	91,481	69,590	-23.9%
Interest on Deposits	1,326,691	1,252,517	-5.6%
Fed Fund & Repo Interest	87,832	61,533	-29.9%
U.S. Demand Interest	7,512	5,518	-26.5%
Mortgage & Lease Interest	1,089	1,002	-8.0%
Subordinated Notes & Debenture Interest	1,4291,171	-18.1%	
Deposit Service Charges	88,058	97,641	10.9%
Other Noninterest Income	205,090	225,059	9.7%
Salaries & Benefits	414,212	429,223	3.6%
Fixed Asset Expense	111,456	118,754	6.5%
Other Noninterest Expense	348,383	397,562	14.1%
Income Before Tax & Extraordinary Items	372,368	398,003	6.9%
Applicable Income Taxes	107,874	119,470	10.7%
Income Before Extraordinary Items	264,494	278,533	5.3%
Net Extraordinary Items	5,105	807	-84.2%
Dividends	160,153	175,809	9.8%
Percentage of:			
Net Income to:			
Equity Capital & Debentures	11.66%	11.50%	
Total Assets	0.97%	0.97%	
Average Assets	0.99%	0.99%	
Dividends to:			
Equity Capital & Debentures	6.93%	7.24%	
Net Income	59.40%	62.94%	

Data in thousands, from individual bank call reports

ASSETS			
Total Loans	1,743,653	15,677,802	17,421,456
Less Loan Loss Reserve	24,188	220,548	244,736
Net Loans	1,719,465	15,457,255	17,176,720
Cash & Balances	178,612	1,778,506	1,957,118
Securities	970,941	6,345,282	7,316,223
Fed Funds & Resale Agreements	114,822	1,139,264	1,254,086
Trading Accounts	0	18,675	18,675
Fixed Assets	39,177	408,235	447,412
Other Real Estate	6,388	39,829	46,217
Unconsolidated Subsidiaries	79	1,258	1,337
Acceptances	0	3,465	3,465
Other Assets	47,551	412,742	460,293
LIABILITIES & CAPITAL			
Noninterest Deposits	241,482	3,519,902	3,761,384
Interest Deposits	2,480,669	18,463,221	20,943,890
Total Deposits	2,722,151	21,983,123	24,705,274
Fed Funds & Repo Agreements	14,752	1,089,870	1,104,622
U.S. Demand Notes	4,451	96,370	100,821
Other Borrowed Funds	4,556	23,711	28,267
Mortgages & Capitalized Leases	131	8,046	8,177
Acceptances	0	3,465	3,465
Limited Life Preferred Stock	0	0	0
Other Liabilities	30,612	272,135	302,747
Total Liabilities	2,776,653	23,476,720	26,253,373
Subordinated Notes & Debentures	57	10,325	10,382
Preferred Stock	0	2,661	2,661
Common Stock	20,715	222,721	243,436
Surplus	159,269	1,254,570	1,413,839
Undivided Profits & Reserves	120,341	637,514	757,855
Equity Capital & Debentures	300,382	2,127,791	2,428,173
Average Assets for the year	3,033,057	25,232,715	28,265,772
Percentage of:			
Equity Capital, Debentures and Reserves to Gross Assets	10.5%	9.1%	9.2%
Equity Capital to Total Assets	9.8%	8.3%	8.4%
Total Loans to Total Deposits	64.1%	71.3%	70.5%
Total Loans to Total Assets	56.7%	61.2%	60.7%
Loan Loss Reserve to Total Loans	1.39%	1.41%	1.40%

Agricultural Banks are defined as those having more than 25% of their loan portfolio in agricultural related loans.

Data in thousands, from individual bank call reports

Total Interest - Banks under $25MM	43,785	73,311	117,096
Real Estate Loan Interest	67,069	718,597	785,666
Installment Loan Interest	13,775	194,812	208,587
Credit Card Interest	1,234	29,421	30,655
Commercial Loan Interest	56,306	563,416	619,722
Lease Income	231	4,940	5,171
Depository Interest	4,475	17,372	21,847
Securities Interest	77,525	476,655	554,180
Trading Account Interest	"0	513	513
Fed Fund & Resale Interest	5,953	63,637	69,590
Interest on Deposits	153,918	1,098,599	1,252,517
Fed Fund & Repo Interest	1,025	60,508	61,533
U.S. Demand Interest	276	5,242	5,518
Mortgage & Lease Interest	- 8	994	1,002
Subordinated Notes & Debenture Interest	5	1,166	1,171
Deposit Service Charges	7,354	90,287	97,641
Other Noninterest Income	4,821	220,238	225,059
Salaries & Benefits	40,975	388,248	429,223
Fixed Asset Expense	9,361	109,393	118,754
Other Noninterest Expense	28,960	368,602	397,562
Income Before Tax & Extraordinary Items	43,741	354,262	398,003
Applicable Income Taxes	13,059	106,411	119,470
Income Before Extraordinary Items	30,682	247,851	278,533
Net Extraordinary Items	442	365	807
Dividends	14,859	160,950	175,809
Percentage of:			
Net Income to:			
Equity Capital & Debentures	10.36%	11.67%	11.50%
Total Assets	1.01%	0.97%	0.97%
Average Assets	1.03%	0.98%	0.99%
Dividends to:			
Equity Capital & Debentures	4.95%	7.56%	7.24%
Net Income	47.74%	64.84%	62.94%

Agricultural Banks are defined as those having more than 25% of their loan portfolio in agricultural related loans.

Data in thousands, from individual bank call reports

	Employee Benefit Trusts	Personal Trusts & Estates	Market Value Employee Benefit Agencies	All Other Agencies	Totals
Total Discretionary Assets	3,475,235	4,269,643	1,418,509	1,744,627	10,908,014
Total Number of Discretionary Accounts	4,257	11,641	571	1,231	17,700
Total Assets	8,947,205	4,642,443	4,044,450	5,867,930	34,502,028
Total Number of Accounts	7,159	12,310	1,605	6,510	27,584

Note: This chart represents the trust assets held by 8 state-chartered trust company banks and 53 state-chartered banks with trust powers. The majority of the trust assets are held by the trust company banks. Data is in thousands.

	Employee Benefit Trusts	Personal Trusts & Estates	Market Value Employee Benefit Agencies	All Other Agencies	Totals
Total Discretionary Assets	4,424,414	4,887,895	961,969	3,319,836	13,594,114
Total Number of Discretionary Accounts	4,769	12,244	285	1,189	18,487
Total Non-Discretionary Assets	6,615,230	381,146	2,954,721	20,373,394	30,324,491
Total Number of Non-Discretionary Accounts	5,587	579	986	2,271	9,423
Total Assets	11,039,644	5,269,041	3,916,690	23,693,230	43,918,605
Total Number of Accounts	10,356	12,823	1,271	3,460	27,910

Note: This chart represents the trust assets held by 8 state-chartered trust company banks and 50 state-chartered banks with trust powers. The majority of the trust assets are held by the trust company banks. Data is in thousands.

Date Mergers	Merged Bank Name and City	Surviving Bank Name and City

STATE-CHARTERED BANKS

City	Bank	Assets						Liabilities		Capital		
		Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Abbotsford	**Abbotsford State Bank**	**9,795**	**11,583**	**52,160**	**917**	**1,685**	**74,306**	**64,090**	**3,838**	**0**	**6,378**	**927**
Adell	**Adell State Bank**	**2,861**	**5,461**	**13,805**	**114**	**487**	**22,500**	**21,008**	**174**	**0**	**1,318**	**97**
Albany	**First Banking Center - Albany**	**2,466**	**2,338**	**11,898**	**160**	**273**	**16,817**	**14,881**	**174**	**0**	**1,762**	**185**
Algoma	**Community State Bank**	**1,820**	**23,702**	**21,849**	**327**	**833**	**47,877**	**41,292**	**304**	**0**	**6,281**	**603**
Alma	Bank of Alma	1,266	17,143	35,520	356	842	54,415	47,504	2,336	0	4,575	1,076
Almond	The Portage County Bank	1,563	9,396	13,361	189	1,287	25,418	23,058	286	0	2,074	181
Amery	First American Bank Wisconsin	4,458	47,617	90,888	1,530	5,342	146,775	123,044	13,381	0	10,350	1,575
Amherst	International Bank of Amherst	863	5,275	10,152	118	252	16,424	14,745	80	0	1,599	157
Amherst Junction	**F&M Bank-Amherst Junction**	**1,763**	**5,480**	**15,442**	**149**	**635**	**23,171**	**20,294**	**1,032**	**0**	**1,845**	**237**
Antigo	**Bank One, Antigo**	**5,345**	**10,420**	**58,544**	**641**	**1,457**	**75,125**	**63,824**	**4,321**	**0**	**6,980**	**1,142**
Antigo	**M&I Bank of Antigo**	**1,281**	**13,515**	**32,401**	**786**	**1,550**	**47,961**	**43,515**	**221**	**0**	**4,225**	**734**
Appleton	**F&M Bank - Appleton**	**2,234**	**5,548**	**18,900**	**227**	**1,256**	**27,711**	**25,330**	**273**	**0**	**2,108**	**270**
Appleton	First Wisconsin Bank of Appleton	6,637	35,443	64,406	1,029	2,469	107,926	84,933	16,102	0	6,891	999
Appleton	Norwest Bank Wisconsin Appleton	3,557	60,485	48,250	1,837	4,659	115,114	102,328	5,828	0	6,958	452
Appleton	Valley Bank	45,068	170,067	401,609	4,358	25,155	637,541	498,711	95,403	0	43,427	7,488
Appleton	Valley Trust Company	42	3,564	0	0	2,111	5,717	0	331	0	5,386	1,210
Arcadia	**State Bank of Arcadia**	**3,014**	**11,178**	**31,149**	**348**	**1,205**	**46,198**	**41,435**	**484**	**0**	**4,279**	**516**
Argyle	**State Bank of Argyle**	**553**	**9,611**	**18,745**	**257**	**1,294**	**29,946**	**25,503**	**1,281**	**0**	**3,162**	**302**
Ashland	**Northern State Bank**	**6,907**	**35,503**	**35,117**	**353**	**1,699**	**78,873**	**72,539**	**294**	**0**	**6,040**	**914**
Auburndale	**Pioneer Bank**	**1,233**	**14,457**	**23,821**	**392**	**1,333**	**40,452**	**36,021**	**413**	**0**	**4,018**	**360**
Augusta	Peoples State Bank of Augusta	1,461	11,864	15,922	160	679	29,766	25,959	321	0	3,486	377
Balsam Lake	Polk County Bank	1,836	15,533	27,807	475	3,327	48,028	44,211	337	0	3,480	181
Bancroft	Bancroft State Bank	1,305	5,234	8,533	109	309	15,272	13,507	241	0	1,524	181
Bangor	Farmers State Bank	1,505	16,905	27,674	487	1,233	46,830	41,755	608	0	4,467	397
Barron	**Bank of Barron**	**2,956**	**21,202**	**31,591**	**427**	**1,506**	**56,828**	**51,379**	**595**	**0**	**4,854**	**735**
Beaver Dam	**Bank One, Beaver Dam**	**9,494**	**57,518**	**150,847**	**1,799**	**6,020**	**222,080**	**198,171**	**5,008**	**0**	**18,901**	**3,387**
Belleville	**Belleville State Bank**	**860**	**6,515**	**16,639**	**182**	**661**	**24,493**	**21,795**	**270**	**0**	**2,428**	**255**
Belleville	**Citizens State Bank**	**2,775**	**9,381**	**17,868**	**391**	**1,447**	**31,080**	**27,394**	**497**	**0**	**3,189**	**189**
Beloit	Blackhawk State Bank	4,429	35,498	81,822	843	4,256	125,162	105,071	4,166	0	15,925	1,346
Beloit	M&I Bank of Beloit	5,350	35,228	96,252	1,009	4,687	140,508	123,659	5,088	0	11,761	1,484
Benton	The Benton State Bank	560	6,735	3,485	66	341	11,055	9,982	94	0	979	94
Berlin	The Farmers And Merchants Bank	1,732	20,591	18,410	199	836	41,370	36,411	367	0	4,592	416
Birnamwood	**Banner Banks**	**3,202**	**9,897**	**21,662**	**293**	**970**	**35,438**	**31,703**	**598**	**0**	**3,137**	**355**
Black Earth	**Black Earth State Bank**	**1,147**	**9,643**	**13,107**	**100**	**243**	**24,040**	**21,682**	**222**	**0**	**2,136**	**184**
Black River Falls	**Jackson County Bank**	**2,838**	**25,248**	**49,585**	**841**	**2,893**	**79,723**	**67,803**	**1,770**	**0**	**10,150**	**1,046**
Blair	**Union Bank of Blair**	**1,369**	**5,925**	**17,467**	**145**	**890**	**25,506**	**23,193**	**303**	**0**	**2,010**	**165**
Bloomer	Peoples State Bank	1,630	32,658	18,866	229	1,173	54,098	47,870	717	0	5,511	517
Bloomington	The Woodhouse & Bartley Bank	641	7,367	8,427	85	313	16,663	14,252	171	0	2,240	194
Bonduel	Bonduel State Bank	1,653	20,247	13,688	145	678	36,121	30,684	365	0	5,072	554
Boscobel	Boscobel State Bank	1,579	43,701	24,656	528	1,870	71,278	59,466	610	0	11,202	745
Brill	**Brill State Bank**	**1,574**	**1,702**	**5,508**	**63**	**347**	**9,068**	**8,398**	**56**	**0**	**614**	**57**
Brillion	**Calumet County Bank**	**4,012**	**11,093**	**20,901**	**380**	**881**	**36,507**	**32,090**	**898**	**0**	**3,519**	**288**
Brodhead	**Bank of Brodhead**	**1,887**	**26,451**	**28,033**	**199**	**1,452**	**57,624**	**50,686**	**1,352**	**0**	**5,586**	**536**
Brodhead	**Green County Bank**	**1,092**	**7,636**	**14,898**	**176**	**695**	**24,145**	**21,971**	**258**	**0**	**1,916**	**194**
Brookfield	Eastbrook State Bank	990	1,745	9,174	300	1,088	12,697	11,582	100	0	1,015	(644)
Brookfield	M&I Northern Bank	29,412	81,917	244,269	2,889	6,100	358,809	310,245	20,570	0	27,994	3,105
Brownsville	Valley Bank	4,442	38,518	81,107	861	3,960	127,166	113,593	4,516	0	9,057	1,333
Bruce	Dairyland State Bank	2,429	9,388	12,910	183	915	25,459	23,238	205	0	2,016	176
Burlington	Bank of Burlington	8,176	47,006	97,086	1,774	2,836	153,330	137,221	1,042	0	15,067	1,998

Data in thousands from individual bank call reports

City	Bank	Assets						Liabilities		Capital		
		Cash [a]	Invest. [b] Owned	Total [c] Loans	Loan [d] Res.	Other [e] Assets	Total [f] Assets	Total [g] Deposits	Other [h] Liab.	Capital [i] Notes	Equity [j] Capital	Net [k] Income
Burlington	**First Banking Center-Burlington**	**14,244**	**35,239**	**101,493**	**1,247**	**5,850**	**155,579**	**133,441**	**8,162**	**0**	**13,976**	**1,688**
Cadott	**Citizens State Bank**	**3,958**	**13,683**	**29,959**	**390**	**1,394**	**48,604**	**44,250**	**248**	**0**	**4,106**	**444**
Cambridge	**Cambridge State Bank**	**1,180**	**2,642**	**11,005**	**135**	**593**	**15,285**	**14,045**	**173**	**0**	**1,067**	**135**
Cambridge	**M&I Bank of Cambridge**	**1,030**	**7,889**	**27,853**	**451**	**1,219**	**37,540**	**34,321**	**370**	**0**	**2,849**	**388**
Cameron	Community Bank of Cameron	808	2,486	6,541	91	600	10,344	9,408	61	0	875	102
Cascade	State Bank of Cascade	983	5,639	5,954	60	288	12,804	11,631	138	0	1,035	94
Cashton	Bank of Cashton	846	10,163	14,856	177	495	26,183	23,401	226	0	2,556	233
Cassville	Badger State Bank	1,263	11,806	23,270	199	893	37,033	32,932	375	0	3,726	362
Cazenovia	**State Bank of Cazenovia**	**1,016**	**11,709**	**7,958**	**119**	**476**	**21,040**	**18,763**	**270**	**0**	**2,007**	**130**
Chetek	**Chetek State Bank**	**2,013**	**12,789**	**20,539**	**306**	**1,379**	**36,414**	**33,259**	**176**	**0**	**2,979**	**401**
Chilton	**State Bank of Chilton**	**1,464**	**25,298**	**27,055**	**708**	**1,279**	**54,388**	**45,769**	**970**	**0**	**7,649**	**921**
Chippewa Falls	**The Northwestern Bank**	**7,059**	**61,043**	**57,769**	**825**	**5,533**	**130,579**	**116,935**	**709**	**0**	**12,935**	**1,083**
Clayton	Citizens State Bank	1,410	6,324	5,316	53	442	13,439	12,287	86	0	1,066	77
Clear Lake	Landmark Bank	1,730	4,165	18,410	293	1,142	25,154	23,080	397	0	1,677	(114)
Cleveland	Cleveland State Bank	2,109	10,989	14,224	169	1,440	28,593	24,108	179	0	4,306	445
Clinton	Citizens State Bank	1,987	7,598	24,480	288	2,462	36,239	32,585	718	0	2,936	223
Clintonville	**Dairyman's State Bank**	**4,155**	**15,662**	**37,713**	**601**	**1,771**	**58,700**	**52,103**	**817**	**0**	**5,780**	**202**
Cobb	**Cobb State Bank**	**1,982**	**1,485**	**8,445**	**140**	**344**	**12,116**	**11,135**	**97**	**0**	**884**	**94**
Cochrane	**Bank of Buffalo**	**2,738**	**4,721**	**12,644**	**178**	**782**	**20,707**	**18,650**	**387**	**0**	**1,670**	**162**
Colby	**Mid-Wisconsin Bank of Colby**	**2,037**	**17,799**	**30,731**	**335**	**1,782**	**52,014**	**46,065**	**1,783**	**0**	**4,166**	**442**
Collins	Collins State Bank	922	1,760	4,654	44	173	7,465	6,557	57	0	851	63
Coloma	M&I Peoples Bank	2,980	41,620	75,219	903	3,387	122,303	109,571	2,379	0	10,353	1,380
Columbus	Farmers & Merchants Union Bank	3,608	23,461	29,516	311	1,456	57,730	51,537	566	0	5,627	635
Cottage Grove	Cottage Grove State Bank	1,769	11,508	17,037	254	745	30,805	26,438	1,111	0	3,256	341
Crivitz	**Bank North**	**1,811**	**19,774**	**36,864**	**532**	**2,289**	**60,206**	**54,494**	**601**	**520**	**4,591**	**602**
Cross Plains	**State Bank of Cross Plains**	**3,712**	**17,408**	**65,784**	**540**	**2,695**	**89,059**	**81,222**	**821**	**0**	**7,016**	**852**
Cuba City	**Cuba City State Bank**	**1,274**	**24,769**	**11,604**	**131**	**1,029**	**38,545**	**34,192**	**457**	**0**	**3,896**	**254**
Cumberland	**Northwestern State Bank**	**1,641**	**27,741**	**25,109**	**387**	**3,223**	**57,327**	**51,331**	**1,239**	**0**	**4,757**	**172**
Dallas	Bank of Dallas	549	1,901	1,654	19	61	4,146	3,702	20	0	424	6
De Forest	De Forest-Morrisonville Bank	3,556	11,865	33,893	415	1,994	50,893	46,367	546	0	3,980	598
De Pere	Bank One, Green Bay	29,443	128,386	290,799	3,615	14,557	459,570	387,632	35,513	0	36,425	6,355
Deerfield	Bank of Deerfield	1,325	3,649	13,570	200	784	19,128	17,750	263	0	1,115	160
Delavan	**Citizens Bank of Delavan**	**3,999**	**23,043**	**48,964**	**643**	**1,054**	**76,417**	**55,994**	**5,915**	**0**	**14,508**	**1,986**
Denmark	**Denmark State Bank**	**3,950**	**26,827**	**107,478**	**1,063**	**3,343**	**140,535**	**127,854**	**1,964**	**0**	**10,717**	**1,394**
Dodgeville	**Dodgeville State Bank**	**6,643**	**14,821**	**15,370**	**147**	**876**	**37,563**	**33,478**	**837**	**0**	**3,248**	**346**
Dodgeville	**M&I Bank of Dodgeville**	**2,477**	**16,632**	**29,553**	**389**	**2,120**	**50,393**	**45,585**	**728**	**0**	**4,080**	**347**
Dorchester	Dorchester State Bank	1,848	4,058	10,819	161	707	17,271	12,997	1,768	0	2,506	145
Drummond	State Bank of Drummond	2,335	5,262	15,742	213	606	23,732	21,208	792	0	1,732	114
Eagle River	M&I Bank of Eagle River	1,815	14,855	62,670	684	1,865	80,521	73,441	902	0	6,178	1,052
East Troy	State Bank of East Troy	2,328	10,479	33,106	250	904	46,567	40,897	378	0	5,292	488
Eau Claire	**Charter Bank Eau Claire**	**3,696**	**17,468**	**25,006**	**254**	**1,381**	**47,297**	**42,659**	**1,539**	**0**	**3,099**	**599**
Eau Claire	**London Square Bank**	**2,528**	**4,715**	**22,892**	**267**	**1,044**	**30,912**	**27,071**	**1,341**	**0**	**2,500**	**300**
Eau Claire	**M&I Community State Bank**	**6,718**	**21,948**	**77,936**	**1,181**	**2,636**	**108,057**	**97,870**	**1,994**	**0**	**8,193**	**1,641**
Edgar	**The Bank of Edgar**	**1,462**	**23,676**	**26,779**	**320**	**1,076**	**52,673**	**46,348**	**883**	**0**	**5,442**	**588**
Elcho	State Bank of Elcho	1,391	3,541	5,990	67	363	11,218	10,149	284	0	785	102
Elkhart Lake	Bank of Elkhart Lake	1,458	5,280	10,602	127	644	17,857	16,746	170	0	941	(137)
Elkhorn	Community Bank of Elkhorn	3,937	12,826	28,161	303	926	45,547	42,558	256	0	2,733	506
Elkhorn	First Wisconsin Bank of Elkhorn	2,253	14,760	37,134	593	3,318	56,872	51,088	1,614	0	4,170	8
Ellsworth	Pierce County Bank & Trust Company	3,836	60,501	53,294	1,191	5,669	122,109	109,058	2,225	0	10,826	364

		Assets						Liabilities		Capital		
City	Bank	Cash [a]	Invest. [b] Owned	Total [c] Loans	Loan [d] Res.	Other [e] Assets	Total [f] Assets	Total [g] Deposits	Other [h] Liab.	Capital [i] Notes	Equity [j] Capital	Net [k] Income
Elmwood	**First State Bank**	**511**	**3,748**	**4,107**	**74**	**415**	**8,707**	**7,849**	**45**	**0**	**813**	**53**
Elroy	**Royal Bank - Elroy**	**2,363**	**4,509**	**14,019**	**175**	**1,805**	**22,521**	**20,439**	**238**	**0**	**1,844**	**238**
Evansville	**Union Bank & Trust Company**	**1,169**	**15,252**	**20,657**	**206**	**883**	**37,755**	**33,180**	**270**	**0**	**4,305**	**391**
Fennimore	**F&M Bank- Fennimore**	**1,737**	**10,876**	**20,188**	**243**	**1,108**	**33,666**	**29,714**	**1,031**	**0**	**2,921**	**444**
Florence	State Bank of Florence	942	4,996	10,127	135	561	16,491	14,062	1,030	0	1,399	172
Fond Du Lac	American Bank of Fond Du Lac	3,487	22,205	52,265	1,503	1,857	78,311	59,125	9,961	0	9,225	1,050
Fond Du Lac	Bank One, Fond Du Lac	2,862	34,978	80,790	1,075	4,404	121,959	109,417	2,288	0	10,254	1,178
Fond Du Lac	F&M Bank	8,450	35,240	74,431	2,002	5,304	121,423	108,655	4,746	0	8,022	(1,620)
Footville	**Mid America Bank**	**881**	**3,311**	**10,634**	**109**	**871**	**15,588**	**14,041**	**386**	**0**	**1,161**	**66**
Fort Atkinson	**Bank of Fort Atkinson**	**2,111**	**5,517**	**23,649**	**227**	**1,028**	**32,078**	**27,034**	**1,807**	**0**	**3,237**	**446**
Fort Atkinson	**Citizens State Bank And Trust**	**3,680**	**3,298**	**36,972**	**374**	**2,840**	**46,416**	**42,573**	**242**	**0**	**3,601**	**120**
Fort Atkinson	**First American Bank & Trust Company**	**3,983**	**36,067**	**48,960**	**531**	**1,851**	**90,330**	**66,744**	**11,277**	**0**	**12,309**	**1,425**
Fountain City	First State Bank	4,172	5,996	7,699	119	450	18,198	16,328	213	0	1,657	90
Franklin	Franklin State Bank	2,451	6,430	17,477	132	1,179	27,405	25,475	123	0	1,807	124
Galesville	Bank of Galesville	1,194	6,994	12,993	165	625	21,641	19,581	417	0	1,643	146
Gays Mills	Royal Bank-Gays Mills	1,311	3,512	7,188	107	367	12,271	10,956	225	0	1,090	170
Genoa	**Genoa State Bank**	**1,581**	**666**	**2,860**	**43**	**139**	**5,203**	**4,583**	**91**	**0**	**529**	**46**
Gillett	**Norwest Bank Wisconsin Northeast**	**1,582**	**66,040**	**34,111**	**766**	**2,313**	**103,280**	**90,939**	**6,205**	**0**	**6,136**	**(782)**
Gilman	**State Bank of Gilman**	**3,079**	**3,670**	**8,650**	**90**	**409**	**15,718**	**14,216**	**87**	**0**	**1,415**	**163**
Grafton	**Community Bank of Grafton**	**2,004**	**2,517**	**8,276**	**105**	**812**	**13,504**	**11,584**	**205**	**0**	**1,715**	**(159)**
Grafton	Grafton State Bank	4,638	20,070	36,406	435	2,095	62,774	49,850	7,566	0	5,358	482
Grand Marsh	Grand Marsh State Bank	2,282	8,158	20,346	187	680	31,279	28,506	207	0	2,566	387
Grantsburg	First Wisconsin Bank of Grantsburg	2,577	41,507	63,956	1,084	3,085	110,041	95,302	6,941	0	7,798	1,127
Gratiot	Gratiot State Bank	542	10,924	6,841	124	319	18,502	15,879	215	0	2,408	178
Green Bay	**First Wisconsin Bank of Green Bay**	**6,614**	**41,570**	**125,892**	**2,125**	**5,236**	**177,187**	**155,169**	**10,238**	**0**	**11,780**	**2,324**
Green Bay	**M&I Fox Heights Bank**	**3,156**	**14,305**	**30,887**	**383**	**1,252**	**49,217**	**45,225**	**415**	**0**	**3,577**	**577**
Green Bay	**University Bank**	**7,743**	**29,343**	**133,134**	**1,325**	**4,546**	**173,441**	**156,203**	**4,359**	**0**	**12,879**	**1,425**
Green Bay	**Valley Bank, Northeast**	**18,272**	**110,410**	**322,036**	**3,929**	**15,968**	**462,757**	**414,141**	**15,102**	**0**	**33,514**	**4,594**
Green Lake	Green Lake State Bank	1,827	5,786	17,659	175	492	25,589	23,077	189	0	2,323	307
Greenfield	Edgewood Bank	2,223	4,099	14,007	186	349	20,492	18,029	183	0	2,280	193
Greenleaf	Greenleaf Wayside Bank	1,690	4,139	22,508	295	631	28,673	22,973	3,424	0	2,276	218
Greenwood	Farmers & Merchants Bank	2,798	10,374	15,368	242	703	29,001	25,274	534	0	3,193	171
Gresham	**State Bank**	**1,439**	**9,322**	**5,836**	**166**	**423**	**16,854**	**13,712**	**162**	**0**	**2,980**	**245**
Hales Corners	**State Bank, Hales Corners**	**6,554**	**29,212**	**79,678**	**995**	**3,334**	**117,783**	**104,818**	**1,974**	**0**	**10,991**	**1,591**
Hartland	**Valley Bank, Southeast**	**10,000**	**33,237**	**96,897**	**1,061**	**5,893**	**144,966**	**133,006**	**1,948**	**0**	**10,012**	**979**
Hayward	**Heritage Bank of Hayward**	**1,303**	**9,112**	**20,482**	**215**	**639**	**31,321**	**28,533**	**518**	**0**	**2,270**	**299**
Helenville	Bank of Helenville	516	3,863	2,892	33	113	7,351	6,554	73	0	724	62
Highland	Highland State Bank	1,245	2,232	8,331	38	275	12,045	11,056	107	0	882	127
Hilbert	F & M Bank - Hilbert	1,271	5,436	15,353	188	909	22,781	20,473	286	0	2,022	248
Hillsboro	Farmers State Bank	1,633	13,419	21,693	246	1,108	37,607	32,934	1,123	0	3,550	456
Holmen	**Bank of Holmen**	**2,134**	**1,814**	**16,118**	**258**	**950**	**20,758**	**19,111**	**206**	**0**	**1,441**	**132**
Horicon	**Horicon State Bank**	**2,326**	**12,732**	**54,429**	**614**	**3,790**	**72,663**	**65,969**	**1,198**	**0**	**5,496**	**619**
Howards Grove	**State Bank of Howards Grove**	**826**	**7,076**	**25,407**	**239**	**2,268**	**35,338**	**31,540**	**832**	**0**	**2,966**	**359**
Hudson	**Midamerica Bank of Hudson**	**7,578**	**4,169**	**20,447**	**229**	**1,829**	**33,794**	**30,886**	**144**	**0**	**2,764**	**109**
Hustisford	Hustisford State Bank	869	5,600	13,244	228	491	19,976	16,763	203	0	3,010	288
Independence	State Bank of Independence	919	10,209	11,162	187	325	22,428	20,504	295	0	1,629	139
Iron River	Security State Bank	2,510	11,602	22,144	181	629	36,704	27,259	4,562	0	4,883	434
Ixonia	Ixonia State Bank	2,226	12,695	41,946	484	2,887	59,270	53,845	490	0	4,935	486
Janesville	Valley Bank, Janesville	17,908	57,655	213,584	2,086	12,692	299,753	262,817	15,823	0	21,113	3,046

Data in thousands from individual bank call reports.

		Assets						Liabilities		Capital		
City	Bank	Cash [a]	Invest. [b] Owned	Total [c] Loans	Loan [d] Res.	Other [e] Assets	Total [f] Assets	Total [g] Deposits	Other [h] Liab.	Capital [i] Notes	Equity [j] Capital	Net [k] Income
Jefferson	**Farmers & Merchants Bank**	**2,457**	**24,852**	**45,724**	**425**	**2,616**	**75,224**	**66,808**	**682**	**0**	**7,734**	**763**
Jefferson	**Jefferson County Bank**	**2,448**	**20,336**	**21,288**	**576**	**1,662**	**45,158**	**38,884**	**997**	**0**	**5,277**	**535**
Juda	**The Bank of Juda**	**1,489**	**3,952**	**11,070**	**204**	**529**	**16,836**	**15,342**	**57**	**0**	**1,437**	**139**
Kaukauna	**Bank of Kaukauna**	**5,698**	**10,065**	**24,478**	**324**	**2,349**	**42,266**	**35,035**	**1,909**	**0**	**5,322**	**457**
Kaukauna	F&M Bank	4,855	27,377	57,445	689	2,251	91,239	73,454	11,171	0	6,614	996
Kendall	Farmers & Merchants Bank	2,678	3,624	7,628	84	556	14,402	12,992	131	0	1,279	117
Kewaunee	State Bank of Kewaunee	2,577	23,703	33,637	370	2,194	61,741	55,771	825	0	5,145	748
Kewaunee	Union State Bank	936	6,990	21,820	292	1,719	31,173	27,768	781	0	2,624	261
Kiel	**F&M Bank-Kiel**	**1,148**	**12,886**	**16,953**	**188**	**1,518**	**32,317**	**28,173**	**368**	**0**	**3,836**	**147**
Kiel	**Valley Bank East**	**2,254**	**10,327**	**25,494**	**534**	**2,188**	**39,729**	**34,535**	**756**	**0**	**4,438**	**344**
La Crosse	**Coulee State Bank**	**3,107**	**29,107**	**36,623**	**346**	**1,626**	**70,117**	**62,208**	**1,342**	**0**	**6,567**	**715**
La Crosse	**North Central Trust Company**	**106**	**2,771**	**0**	**0**	**699**	**3,576**	**0**	**111**	**0**	**3,465**	**366**
La Crosse	State Bank of La Crosse	9,546	52,783	76,287	1,453	5,089	142,252	120,820	10,846	0	10,586	1,553
La Crosse	Valley Bank	2,675	22,154	25,251	281	3,536	53,335	47,059	420	0	5,856	261
La Farge	La Farge State Bank	1,350	5,405	13,505	122	377	20,515	17,871	223	0	2,421	349
Ladysmith	Security State Bank	6,502	18,596	14,441	138	690	40,091	35,291	1,123	0	3,677	454
Lake Mills	**Bank of Lake Mills**	**2,178**	**10,471**	**23,823**	**184**	**1,397**	**37,685**	**32,924**	**803**	**0**	**3,958**	**387**
Lake Mills	**The Greenwood's State Bank**	**1,047**	**12,674**	**12,405**	**111**	**724**	**26,739**	**24,593**	**234**	**0**	**1,912**	**257**
Lancaster	**F & M Bank-Lancaster**	**2,947**	**12,694**	**19,725**	**225**	**1,208**	**36,349**	**33,170**	**404**	**0**	**2,775**	**261**
Lancaster	**M&I Lancaster State Bank**	**574**	**20,525**	**27,172**	**396**	**1,208**	**49,083**	**43,795**	**604**	**0**	**4,684**	**537**
Land O' Lakes	Headwaters State Bank	1,214	5,207	15,643	160	491	22,395	20,774	127	0	1,494	267
Laona	Laona State Bank	1,204	11,110	14,903	316	664	27,565	24,515	528	0	2,522	260
Lebanon	Lebanon State Bank	1,602	1,630	7,114	107	441	10,680	9,773	83	0	824	37
Little Chute	Bank of Little Chute	2,748	22,968	34,023	273	1,076	60,542	51,645	619	0	8,278	1,051
Livingston	**Livingston State Bank**	**909**	**12,675**	**18,876**	**311**	**810**	**32,959**	**29,176**	**411**	**0**	**3,372**	**317**
Lodi	**State Bank of Lodi**	**3,790**	**11,201**	**36,055**	**686**	**2,404**	**52,764**	**47,121**	**536**	**0**	**5,107**	**615**
Lone Rock	**State Bank of Lone Rock**	**1,509**	**2,883**	**5,642**	**56**	**452**	**10,430**	**9,592**	**79**	**0**	**759**	**38**
Loyal	**Citizens State Bank of Loyal**	**3,738**	**13,062**	**26,305**	**520**	**1,025**	**43,610**	**38,854**	**967**	**0**	**3,789**	**587**
Luck	Fidelity State Bank	1,867	12,927	22,746	258	1,375	38,657	35,615	271	0	2,771	493
Luxemburg	Bank of Luxemburg	2,596	14,776	38,849	492	1,794	57,523	51,369	790	0	5,364	402
Madison	Associated Randall Bank	4,416	22,871	60,762	650	3,157	90,556	83,654	877	500	5,525	448
Madison	Bank One, Madison	17,246	79,773	183,616	2,309	11,591	289,917	235,690	30,760	0	23,467	4,001
Madison	**Bankers' Bank of Wisconsin**	**20,009**	**44,488**	**23,760**	**701**	**3,010**	**90,566**	**67,477**	**17,482**	**0**	**5,607**	**635**
Madison	**First Business Bank of Madison**	**2,074**	**15,307**	**27,483**	**314**	**1,139**	**45,689**	**40,022**	**1,983**	**0**	**3,684**	**153**
Madison	**M&I Madison Bank**	**60,575**	**109,402**	**478,797**	**6,175**	**23,000**	**665,599**	**590,125**	**26,507**	**0**	**48,967**	**7,043**
Madison	**Park Bank**	**7,788**	**17,157**	**57,390**	**794**	**2,711**	**84,252**	**76,643**	**1,865**	**0**	**5,744**	**789**
Madison	Valley Bank	60,869	137,106	562,380	5,992	30,867	785,230	696,080	33,663	0	55,487	8,909
Manawa	The Bank	1,194	42,541	9,440	19	1,052	54,208	45,849	2,131	0	6,228	672
Manitowoc	First Wisconsin Bank of Manitowoc	5,409	59,087	134,923	2,272	6,635	203,782	176,710	14,134	45	12,893	2,335
Marathon	Marathon State Bank	3,110	37,020	29,895	258	1,105	70,872	59,699	2,039	0	9,134	759
Marinette	**Farmers & Merchants Bank & Trust**	**3,537**	**37,708**	**52,661**	**737**	**2,298**	**95,467**	**84,557**	**2,124**	**0**	**8,786**	**138**
Marion	**Marion State Bank**	**2,754**	**22,794**	**31,967**	**638**	**2,201**	**59,078**	**50,542**	**1,813**	**0**	**6,723**	**747**
Markesan	**Farmers State Bank**	**4,637**	**19,021**	**34,833**	**344**	**1,906**	**60,653**	**54,434**	**780**	**0**	**5,439**	**474**
Markesan	**Markesan State Bank**	**1,646**	**11,433**	**24,758**	**249**	**1,318**	**38,906**	**34,995**	**807**	**0**	**3,104**	**74**
Marshfield	M&I Central Bank And Trust	7,436	23,869	70,536	751	2,429	103,519	94,696	725	0	8,098	1,507
Marshfield	M&I Tri-County Bank	2,587	6,130	25,087	504	768	34,068	30,663	436	0	2,969	604
Mattoon	Mattoon State Bank	294	902	2,552	29	212	3,931	3,605	20	0	306	45
Mauston	Bank of Mauston	1,676	20,952	47,439	616	3,570	73,021	65,830	748	0	6,443	1,060
Mayville	M&I Bank of Mayville	2,392	18,154	63,868	694	1,657	85,377	78,503	803	0	6,071	1,195

Data in thousands from individual bank call reports

City	Bank	Assets						Liabilities		Capital		Net [k]
		Cash [a]	Invest. [b] Owned	Total [c] Loans	Loan [d] Res.	Other [e] Assets	Total [f] Assets	Total [g] Deposits	Other [h] Liab.	Capital [i] Notes	Equity [j] Capital	Income
Mazomanie	**The Peoples State Bank**	**737**	**4,049**	**18,820**	**280**	**1,149**	**24,475**	**22,400**	**119**	**0**	**1,956**	**241**
McFarland	**McFarland State Bank**	**2,343**	**8,040**	**21,726**	**161**	**1,695**	**33,643**	**29,985**	**540**	**0**	**3,118**	**353**
Medford	**Mid-Wisconsin Bank of Medford**	**4,713**	**30,285**	**75,179**	**846**	**2,581**	**111,912**	**98,787**	**3,763**	**0**	**9,362**	**1,362**
Melrose	**Bank of Melrose**	**1,409**	**14,826**	**24,067**	**392**	**736**	**40,646**	**36,849**	**503**	**0**	**3,294**	**362**
Menomonee Falls	F&M Bank	35,179	95,824	230,330	3,680	10,936	368,589	322,511	20,084	200	25,794	(470)
Menomonee Falls	F&M Trust Company	353	100	0	0	111	564	0	18	0	546	(66)
Menomonee Falls	M&I Bank of Menomonee Falls	5,781	51,251	83,773	915	4,115	144,005	132,701	1,089	0	10,215	1,599
Menomonie	Bank of Menomonie	6,702	17,657	38,034	377	1,579	63,595	53,938	476	0	9,181	825
Menomonie	**First Bank & Trust**	**3,333**	**18,981**	**42,442**	**416**	**2,032**	**66,372**	**57,781**	**1,074**	**0**	**7,517**	**462**
Menomonie	**Valley Bank**	**8,435**	**46,425**	**117,429**	**1,296**	**12,701**	**183,694**	**158,840**	**7,533**	**0**	**17,321**	**965**
Mequon	**Ozaukee Bank Mequon**	**8,235**	**25,840**	**85,236**	**510**	**4,772**	**123,573**	**105,664**	**9,516**	**0**	**8,393**	**1,208**
Merrill	**Lincoln County Bank**	**4,953**	**10,862**	**22,329**	**350**	**1,213**	**39,007**	**35,627**	**288**	**0**	**3,092**	**330**
Merrill	M&I Citizens American Bank	1,956	21,524	41,635	544	1,829	66,400	57,292	3,594	0	5,514	942
Milton	Bank of Milton	1,159	4,116	12,116	107	328	17,612	15,853	148	0	1,611	173
Milton	First Community Bank	2,155	7,564	15,427	211	728	25,663	23,370	357	0	1,936	310
Milwaukee	Associated Commerce Bank	17,881	65,888	138,836	1,522	3,612	224,695	187,348	22,762	1,500	13,085	2,028
Milwaukee	**First Wisconsin Trust Company**	**1,672**	**23,584**	**12,917**	**73**	**6,210**	**44,310**	**25,927**	**6,411**	**0**	**11,972**	**6,970**
Milwaukee	**Kilbourn State Bank**	**3,573**	**29,744**	**51,862**	**1,197**	**4,2[illegible]**	**88,336**	**65,338**	**7,157**	**0**	**15,841**	**1,396**
Milwaukee	**Layton State Bank**	**3,313**	**34,506**	**13,039**	**188**	**1,216**	**51,886**	**45,878**	**296**	**0**	**5,712**	**284**
Milwaukee	**Liberty Bank**	**2,127**	**3,985**	**20,020**	**230**	**1,713**	**27,615**	**25,318**	**265**	**0**	**2,032**	**152**
Milwaukee	Lincoln State Bank	7,659	18,202	76,378	658	3,631	105,212	96,605	283	0	8,324	842
Milwaukee	M&I Greater Milwaukee Bank	2,773	18,481	69,200	805	1,640	91,289	83,359	770	0	7,160	1,221
Milwaukee	M&I Marshall & Ilsley Bank	388,665	685,103	1,604,604	24,471	100,298	2,754,199	2,035,676	524,267	5,000	189,256	32,979
Milwaukee	Marshall & Ilsley Trust Company	196	6,441	0	0	4,986	11,623	0	1,542	0	10,081	6,994
Milwaukee	**Milwaukee Western Bank**	**3,966**	**66,049**	**27,802**	**886**	**2,153**	**99,084**	**82,203**	**6,881**	**0**	**10,000**	**1,065**
Milwaukee	**Mitchell Bank**	**8,210**	**30,264**	**22,744**	**411**	**2,511**	**63,318**	**54,755**	**2,849**	**0**	**5,714**	**287**
Milwaukee	**North Milwaukee State Bank**	**2,499**	**12,916**	**12,695**	**193**	**1,035**	**28,952**	**26,353**	**193**	**50**	**2,356**	**(113)**
Milwaukee	**Park Bank**	**16,492**	**72,809**	**138,866**	**2,600**	**3,920**	**229,487**	**197,840**	**11,601**	**0**	**20,046**	**2,509**
Mineral Point	Farmers Savings Bank	3,949	15,829	38,048	456	1,381	58,751	53,190	525	0	5,036	845
Minocqua	First Wisconsin Bank of Minocqua	5,175	36,412	44,682	840	1,994	87,423	72,330	9,572	0	5,521	1,379
Mondovi	Bank of Mondovi	3,622	11,598	24,492	349	986	40,349	37,161	277	0	2,911	455
Monona	Monona State Bank	4,539	4,651	16,822	186	282	26,108	22,479	880	0	2,749	(251)
Monroe	**Bank One, Monroe**	**9,010**	**26,113**	**73,034**	**847**	**2,412**	**109,722**	**99,715**	**1,110**	**0**	**8,897**	**1,184**
Montello	**The Montello State Bank**	**1,138**	**12,564**	**27,091**	**201**	**1,168**	**41,760**	**38,383**	**280**	**0**	**3,097**	**452**
Monticello	**Bank of Monticello**	**1,258**	**10,624**	**19,147**	**208**	**1,839**	**32,660**	**28,058**	**352**	**0**	**4,250**	**340**
Mosinee	**M&I Bank of Mosinee**	**896**	**7,934**	**24,456**	**469**	**877**	**33,694**	**30,795**	**270**	**0**	**2,629**	**487**
Mount Horeb	State Bank of Mount Horeb	2,013	17,105	52,400	665	3,816	74,669	66,443	1,530	0	6,696	536
Mukwonago	Citizens Bank of Mukwonago	10,959	39,862	87,832	1,181	3,372	140,844	129,195	624	0	11,025	1,431
Necedah	The Necedah Bank	2,055	5,489	11,576	161	683	19,642	17,662	114	0	1,866	231
Neillsville	Mid-Wisconsin Neillsville Bank	2,568	18,229	27,381	360	3,395	51,213	43,310	2,239	0	5,664	41
Nekoosa	**Nekoo[illegible]ort Edwards State Bank**	**6,129**	**17,424**	**51,451**	**664**	**2,152**	**76,492**	**70,501**	**868**	**0**	**5,123**	**602**
Neshkoro	**Farmers Exchange Bank**	**667**	**5,468**	**11,019**	**117**	**277**	**17,314**	**15,761**	**112**	**0**	**1,441**	**180**
New Auburn	**Security Bank**	**1,021**	**5,714**	**8,209**	**104**	**387**	**15,227**	**13,076**	**489**	**0**	**1,662**	**192**
New Berlin	**Norwest Bank Wisconsin**	**57,288**	**229,278**	**216,898**	**8,292**	**20,385**	**515,557**	**419,938**	**66,410**	**0**	**29,209**	**(3,505)**
New Glarus	The Bank of New Glarus	1,750	11,406	30,159	475	1,035	43,875	38,982	619	0	4,274	529
New Holstein	M&I New Holstein Bank	1,060	19,927	29,019	586	1,268	50,688	46,277	188	0	4,223	370
New Lisbon	M&I Community First Bank	730	13,513	31,408	391	1,665	46,925	43,052	357	0	3,516	492
New London	F&M Bank - New London	1,435	4,678	13,741	169	674	20,359	18,667	293	0	1,399	219
New London	First State Bank	5,114	34,063	88,864	1,125	5,601	132,517	115,640	3,819	0	13,058	1,330

Data in thousands, from individual bank call reports

		Assets						Liabilities		Capital		
City	Bank	Cash [a]	Invest. [b] Owned	Total [c] Loans	Loan [d] Res.	Other [e] Assets	Total [f] Assets	Total [g] Deposits	Other [h] Liab.	Capital [i] Notes	Equity [j] Capital	Net [k] Income
New Richmond	**Bank of New Richmond**	**3,156**	**20,704**	**33,189**	**344**	**2,031**	**58,736**	**52,761**	**867**	**0**	**5,108**	**405**
Newburg	**State Bank of Newburg**	**1,092**	**9,369**	**15,027**	**90**	**431**	**25,829**	**22,294**	**443**	**0**	**3,092**	**366**
Nichols	**State Bank of Nichols**	**1,580**	**2,792**	**8,359**	**86**	**491**	**13,136**	**11,520**	**116**	**0**	**1,500**	**68**
Norwalk	**Community State Bank**	**1,023**	**2,702**	**7,522**	**104**	**262**	**11,405**	**10,087**	**131**	**0**	**1,187**	**131**
Oakfield	Bank of Oakfield	956	6,207	10,464	120	823	18,330	16,226	120	0	1,984	32
Oconomowoc	First Bank of Oconomowoc	3,983	23,160	55,327	533	3,222	85,159	75,854	2,031	0	7,274	888
Oconomowoc	M&I Bank of Oconomowoc	935	2,063	5,726	39	183	8,868	6,954	44	0	1,870	(130)
Oconto Falls	Community Bank of Oconto County	1,943	7,306	15,865	164	518	25,468	22,638	631	0	2,199	211
Omro	**F&M Bank - Winnebago County**	**2,298**	**17,373**	**41,054**	**492**	**2,203**	**62,436**	**53,172**	**4,492**	**0**	**4,772**	**797**
Onalaska	**M&I Bank of Onalaska**	**2,562**	**12,150**	**32,133**	**1,290**	**1,660**	**47,215**	**41,866**	**765**	**0**	**4,584**	**575**
Ontario	**Bank of Ontario**	**1,381**	**733**	**3,968**	**57**	**169**	**6,194**	**5,518**	**111**	**0**	**565**	**53**
Oostburg	**Oostburg State Bank**	**2,794**	**17,897**	**33,206**	**682**	**1,667**	**54,882**	**47,453**	**1,163**	**0**	**6,266**	**647**
Orfordville	Farmers And Merchants Bank	971	5,708	9,090	80	350	16,039	14,489	134	0	1,416	86
Osceola	Bank of Osceola	1,272	9,420	20,844	382	1,219	32,373	28,338	873	0	3,162	442
Oshkosh	M&I Western State Bank	3,594	27,980	70,415	817	2,534	103,706	93,188	1,726	0	8,792	600
Oshkosh	Valley Bank of Oshkosh	7,949	33,073	85,017	1,199	3,462	128,302	116,199	2,597	0	9,506	853
Osseo	**United Bank**	**3,564**	**15,111**	**56,573**	**684**	**3,409**	**77,973**	**72,006**	**541**	**0**	**5,426**	**923**
Owen	**Owen-Curtiss State Bank**	**1,975**	**8,727**	**11,488**	**151**	**384**	**22,423**	**19,928**	**704**	**0**	**1,791**	**162**
Palmyra	**Palmyra State Bank**	**1,739**	**8,731**	**7,372**	**101**	**161**	**17,902**	**15,236**	**79**	**0**	**2,587**	**236**
Pewaukee	**M&I Greater Waukesha Bank**	**2,236**	**3,283**	**10,386**	**109**	**167**	**15,963**	**14,483**	**84**	**0**	**1,396**	**20**
Phillips	Midamerica Bank North	7,425	26,047	22,334	238	1,431	56,999	52,243	476	0	4,280	449
Pigeon Falls	Pigeon Falls State Bank	414	6,005	9,756	212	598	16,561	14,898	224	0	1,439	105
Pittsville	Peoples State Bank	4,821	13,507	11,435	79	4,547	34,231	26,617	2,186	0	5,428	31
Platteville	Mound City Bank	3,896	23,251	48,040	560	2,070	76,697	68,804	1,544	0	6,349	787
Plymouth	**Dairy State Bank**	**2,128**	**13,275**	**26,923**	**220**	**2,046**	**44,152**	**40,450**	**423**	**0**	**3,279**	**329**
Port Washington	**The Port Washington State Bank**	**5,067**	**33,205**	**64,702**	**622**	**3,490**	**105,842**	**95,626**	**1,629**	**0**	**8,587**	**717**
Portage	**First Wisconsin Bank of Portage**	**2,920**	**33,873**	**36,481**	**608**	**2,055**	**74,721**	**67,493**	**1,584**	**0**	**5,644**	**932**
Potosi	**F&M Bank - Potosi**	**1,675**	**6,270**	**16,335**	**199**	**683**	**24,764**	**22,255**	**283**	**0**	**2,226**	**297**
Pound	Farmers State Bank	4,542	11,832	47,636	600	3,195	66,605	59,862	708	0	6,035	47
Poy Sippi	Farmers State Bank	2,175	1,253	11,362	115	533	15,208	13,868	336	0	1,004	114
Poynette	Bank of Poynette	2,032	6,040	15,702	166	928	24,536	22,608	184	0	1,744	233
Prairie Du Chien	Peoples State Bank	3,360	22,963	40,533	447	2,718	69,127	62,398	606	0	6,123	628
Prairie Du Chien	**Prairie City Bank**	**2,582**	**21,243**	**36,961**	**492**	**1,475**	**61,769**	**52,702**	**1,298**	**0**	**7,769**	**622**
Prairie Du Sac	**Bank of Prairie Du Sac**	**3,226**	**27,928**	**55,174**	**885**	**2,140**	**87,583**	**75,210**	**1,064**	**0**	**11,309**	**1,298**
Prairie Farm	**First State Bank of Prairie Farm**	**1,444**	**7,543**	**6,081**	**80**	**599**	**15,587**	**13,703**	**160**	**0**	**1,724**	**93**
Prentice	**Community State Bank of Prentice**	**996**	**2,532**	**4,679**	**48**	**148**	**8,307**	**7,371**	**34**	**0**	**902**	**29**
Pulaski	Pulaski State Bank	2,078	20,731	48,131	604	1,912	72,248	63,258	905	0	8,085	1,080
Racine	Bank of Elmwood	8,689	32,065	81,866	1,024	5,138	126,734	115,468	2,751	0	8,515	(326)
Racine	First Wisconsin Bank of Racine	6,515	41,511	75,249	1,358	4,813	126,730	117,452	1,162	0	8,116	1,389
Racine	Heritage Bank And Trust	31,111	194,131	310,700	4,175	17,852	549,619	474,687	39,132	0	35,800	6,783
Racine	**Johnson Heritage Trust Company**	**3**	**1,156**	**0**	**0**	**249**	**1,408**	**0**	**150**	**0**	**1,258**	**88**
Racine	**M&I Bank of Racine**	**5,354**	**46,201**	**74,382**	**1,008**	**3,036**	**127,965**	**114,899**	**3,899**	**0**	**9,167**	**1,507**
Random Lake	**State Bank of Random Lake**	**3,184**	**8,390**	**19,996**	**180**	**1,132**	**32,522**	**28,994**	**389**	**0**	**3,139**	**240**
Reedsburg	**Farmers And Merchants Bank**	**2,889**	**30,060**	**64,322**	**675**	**3,190**	**99,786**	**86,552**	**5,606**	**0**	**7,628**	**773**
Reedsburg	The Reedsburg Bank	3,487	27,213	41,951	490	4,218	76,379	68,846	1,226	0	6,307	553
Reeseville	State Bank of Reeseville	926	6,144	12,061	173	529	19,487	17,151	183	0	2,152	215
Rhinelander	M&I Merchants Bank	2,300	18,171	66,961	874	2,708	89,266	80,822	1,168	0	7,276	1,305
Rice Lake	Dairy State Bank	3,798	29,806	54,413	830	1,940	89,127	80,840	1,328	0	6,959	934
Richland Center	Richland County Bank	4,981	40,482	34,453	372	1,672	81,216	70,894	987	0	9,335	720

Data in thousands from individual bank call reports

City	Bank	Assets						Liabilities		Capital		
		Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Ridgeland	Farmers State Bank	1,206	7,105	6,670	81	203	15,103	13,518	103	0	1,482	129
Ripon	M&I Central State Bank	5,042	34,833	138,662	1,520	8,135	185,152	167,835	1,998	0	15,319	1,121
River Falls	River Falls State Bank	11,975	6,044	28,794	671	1,912	48,054	42,817	295	0	4,942	492
Roberts	Bank St. Croix	1,505	1,180	6,549	121	749	9,862	8,886	51	0	925	25
Rosholt	State Bank of Rosholt	2,020	6,802	14,015	205	968	23,600	21,586	163	0	1,851	25
Rothschild	River Valley State Bank	6,989	22,606	55,924	554	2,222	87,187	71,967	9,271	0	5,949	924
Rudolph	Farmers & Merchants Bank	640	10,761	10,702	90	640	22,653	19,575	434	0	2,644	232
Saint Cloud	State Bank of Saint Cloud	1,087	5,075	11,375	219	1,253	18,571	16,573	379	0	1,619	50
Schofield	Intercity State Bank	3,394	14,881	32,451	327	2,605	53,004	47,533	1,261	0	4,210	543
Sharon	Sharon State Bank	440	4,758	9,201	152	208	14,455	10,815	612	0	3,028	356
Sheboygan	Community Bank of Sheboygan	2,875	5,489	17,352	202	1,735	27,249	24,280	380	0	2,589	90
Sheboygan	Norwest Bank Wisconsin East Central	5,454	258,743	160,884	7,466	14,176	431,791	367,997	31,839	2,000	29,955	(156)
Sheboygan	Norwest Investments And Trust Co., Wis.	2,633	126	0	0	152	2,911	0	326	0	2,585	568
Shell Lake	Shell Lake State Bank	6,908	18,197	26,436	520	3,097	54,118	47,127	434	0	6,557	534
Somerset	Bank of Somerset	1,693	9,945	16,090	192	726	28,262	25,322	463	0	2,477	308
South Milwaukee	M&I Home State Bank	1,107	26,398	27,495	316	1,399	56,083	51,350	341	0	4,392	933
South Wayne	Bank of South Wayne	1,161	9,791	8,814	15	435	20,186	16,003	259	0	3,924	344
Sparta	First Bank of Sparta	2,709	20,771	27,820	466	1,330	52,164	44,252	2,106	0	5,806	463
Spencer	Spencer State Bank	1,404	8,735	17,279	222	669	27,865	24,590	568	0	2,707	(72)
Spooner	Bank of Spooner	2,446	19,577	44,443	614	2,729	68,581	62,886	342	0	5,353	485
Spring Green	Valley Bank Southwest	6,051	47,183	146,886	1,488	5,887	204,519	174,807	15,129	0	14,583	2,587
Spring Valley	The Bank of Spring Valley	3,484	19,065	13,776	228	1,158	37,255	32,005	172	0	5,078	470
St. Francis	F&M Bank St. Francis	3,714	5,929	27,576	1,033	3,554	39,740	33,686	389	500	5,165	(938)
Stanley	Farmers & Merchants State Bank	975	17,580	19,787	620	769	38,491	34,523	519	0	3,449	346
Stevens Point	Bank of Park Ridge	2,146	9,149	15,543	313	883	27,408	25,195	184	0	2,029	197
Stockbridge	State Bank of Stockbridge	485	7,041	4,800	104	554	12,776	10,968	162	0	1,646	124
Stoddard	River Bank	1,909	6,038	15,347	208	1,434	24,520	22,299	208	0	2,013	53
Stoughton	Midamerica Bank Stoughton	5,925	14,393	15,857	148	1,050	37,077	34,027	454	0	2,596	199
Stratford	Stratford State Bank	2,650	22,843	26,437	404	2,202	53,728	47,991	799	0	4,938	552
Sturgeon Bay	Bank of Sturgeon Bay	7,672	68,268	118,851	1,459	9,252	202,584	175,077	6,633	0	20,874	2,507
Sun Prairie	Bank of Sun Prairie	11,918	20,099	80,230	825	3,649	115,071	96,333	875	0	17,863	862
Superior	Community Bank And Trust Co.	1,452	8,770	18,070	238	683	28,737	26,231	122	0	2,384	238
Superior	Monycor Bank of Superior	1,494	11,079	14,650	152	1,056	28,127	25,300	261	0	2,566	336
Theresa	Theresa State Bank	899	6,633	9,069	134	538	17,005	14,936	188	0	1,881	156
Tomah	Farmers & Merchants Bank	5,385	26,943	45,987	511	2,780	80,584	72,915	680	0	6,989	601
Tomah	First Bank of Tomah	3,919	11,477	18,327	195	724	34,252	30,812	556	0	2,884	343
Tomahawk	Bradley Bank	2,402	8,202	22,688	340	1,955	34,907	32,203	160	0	2,544	(33)
Trempealeau	Citizens State Bank	557	3,732	7,063	169	178	11,361	10,194	130	0	1,037	101
Turtle Lake	Bank of Turtle Lake	1,199	12,439	19,439	346	1,290	34,021	31,306	249	0	2,466	237
Union Grove	Community State Bank	3,342	19,061	53,894	790	2,612	78,119	70,925	1,253	0	5,941	811
Verona	Bank of Verona	3,587	18,734	33,906	292	3,251	59,186	52,247	575	0	6,364	435
Viroqua	The State Bank of Viroqua	3,654	9,432	35,828	263	1,299	49,950	45,179	253	0	4,518	501
Wabeno	State Bank of Wabeno	937	5,476	8,181	98	389	14,885	13,543	141	0	1,201	81
Waldo	Waldo State Bank	993	4,850	8,203	7	257	14,296	11,781	182	0	2,333	184
Walworth	Walworth State Bank	6,206	21,173	48,702	505	2,541	78,117	69,137	984	0	7,996	776
Washburn	First American Bank of Apostle Islands	1,703	14,712	24,368	421	1,821	42,183	34,790	4,225	0	3,168	465
Waterford	Waterford State Bank	1,698	13,344	20,708	214	1,017	36,552	32,066	524	0	3,963	304
Waterloo	Farmers & Merchants State Bank	2,446	18,277	42,557	533	2,072	64,819	56,287	736	0	7,796	620
Watertown	M&I Bank of Watertown	2,690	18,650	39,713	573	1,767	62,247	55,244	2,090	0	4,913	793

Data in thousands, from individual bank call reports

City	Bank	Assets						Liabilities		Capital		
		Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Waukesha	**Waukesha State Bank**	**21,518**	**79,178**	**180,333**	**1,857**	**10,600**	**289,772**	**245,802**	**17,107**	**0**	**26,863**	**3,003**
Waumandee	**Waumandee State Bank**	**1,677**	**7,439**	**9,444**	**168**	**310**	**18,702**	**15,673**	**310**	**0**	**2,719**	**254**
Waunakee	**Bank of Waunakee**	**3,099**	**7,656**	**25,340**	**291**	**1,573**	**37,377**	**33,625**	**590**	**0**	**3,162**	**276**
Waupaca	**The Farmers State Bank**	**3,011**	**22,214**	**43,883**	**440**	**1,877**	**71,145**	**62,628**	**649**	**0**	**7,868**	**976**
Waupun	Norwest Bank Wisconsin Waupun	3,523	29,322	16,532	383	1,761	50,755	45,050	2,040	0	3,665	154
Wausau	Bank of Athens	2,596	25,462	51,754	720	2,676	81,768	72,838	2,353	57	6,520	916
Wausau	Citizens Bank & Trust	3,868	21,364	46,244	659	3,106	73,923	63,842	4,051	0	6,030	771
Wausau	Peoples State Bank	8,199	38,874	82,875	885	3,531	132,594	115,124	5,727	0	11,743	1,466
Wautoma	**Union State Bank**	**6,741**	**29,104**	**53,935**	**684**	**2,479**	**91,575**	**82,472**	**691**	**0**	**8,412**	**912**
Wauwatosa	**M&I Wauwatosa State Bank**	**16,414**	**80,599**	**155,271**	**1,272**	**5,073**	**256,085**	**233,835**	**3,018**	**0**	**19,232**	**3,072**
Wauwatosa	**Valley Bank**	**21,912**	**68,828**	**230,263**	**3,715**	**19,750**	**337,038**	**304,996**	**5,520**	**0**	**26,522**	**(1,064)**
West Allis	**Central Bank**	**6,687**	**30,400**	**32,547**	**392**	**3,131**	**72,373**	**66,178**	**980**	**0**	**5,215**	**498**
West Bend	Bank One, West Bend	6,407	15,870	115,441	1,360	5,953	142,311	122,743	8,129	0	11,439	1,830
West Salem	Union State Bank of West Salem	1,691	7,731	12,726	131	651	22,668	20,046	489	0	2,133	231
Westby	Westby-Coon Valley State Bank	1,455	20,541	33,644	500	1,284	56,424	48,969	331	0	7,124	646
Whitehall	John O. Melby & Co. Bank	1,460	18,030	15,447	317	965	35,585	31,617	281	0	3,687	275
Whitewater	**Commercial Bank**	**2,743**	**25,274**	**26,408**	**172**	**1,387**	**55,640**	**50,168**	**659**	**0**	**4,813**	**355**
Whitewater	**First Citizens State Bank**	**4,526**	**19,746**	**46,454**	**535**	**1,927**	**72,120**	**63,541**	**1,277**	**10**	**7,292**	**1,107**
Winter	**Chippewa Valley Bank**	**5,602**	**3,301**	**18,446**	**227**	**366**	**27,488**	**25,208**	**226**	**0**	**2,054**	**340**
Wisconsin Dells	**Bank of Wisconsin Dells**	**5,019**	**28,898**	**69,836**	**701**	**3,378**	**106,430**	**94,625**	**1,783**	**0**	**10,022**	**1,070**
Wisconsin Rapids	Wood County Trust Company	131	918	0	0	123	1,172	0	56	0	1,116	(10)
Withee	State Bank of Withee	1,158	6,152	14,331	194	442	21,889	19,720	455	0	1,714	319
Wittenberg	F&M Bank	9,812	50,762	111,452	3,978	6,152	174,200	159,853	3,074	0	11,273	(2,159)
Wonewoc	State Bank of Wonewoc	1,006	12,846	7,251	128	549	21,524	18,324	212	0	2,988	233
Woodford	**Woodford State Bank**	**1,405**	**10,404**	**11,563**	**100**	**685**	**23,957**	**21,868**	**173**	**0**	**1,916**	**235**
Woodruff	**Lakeland State Bank**	**2,520**	**25,401**	**50,520**	**557**	**4,999**	**82,883**	**71,260**	**3,304**	**0**	**8,319**	**490**
Woodville	**Citizens State Bank**	**1,985**	**4,757**	**13,805**	**102**	**937**	**21,382**	**19,764**	**127**	**0**	**1,491**	**96**

Footnotes (a) Cash — Includes currency and coin and both interest-bearing and noninterest-bearing balances due from depository institutions. (b) Investments Owned — Includes securities, federal funds sold and securities purchased under agreements to resell. (c) Total Loans — Includes all loans and lease financing receivables, net of unearned income. (d) Loan Reserve — Allowance for loan and lease losses. (e) Other Assets — Includes assets held in trading accounts, premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries, customers' liability on acceptances outstanding, intangible assets and all other assets. (f) Total Assets — The sum of (a) through (e). (g) Total Deposits — Includes all interest-bearing and noninterest-bearing customer deposits held. (h) Other Liabilities — Includes federal funds purchased, securities sold under agreements to repurchase, demand notes issued to the U.S. Treasury, other borrowed money, mortgage indebtedness and obligations under capitalized leases, bank's liability on acceptances outstanding, and all other liabilities. (i) Capital Notes — Subordinated notes and debentures. (j) Equity Capital — Includes preferred stock, common stock, surplus, undivided profits, and all other capital reserves. (k) Net Income — Income earned after all expenses, taxes, and extraordinary items.

Data is thousands, from individual bank call report.

NATIONALLY-CHARTERED BANKS

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Appleton	**Bank One, Appleton, NA**	**52,973**	**117,100**	**252,444**	**3,036**	**14,165**	**433,646**	**373,538**	**26,737**	**0**	**33,371**	**5,056**
Ashland	**M&I National Bank of Ashland**	**1,253**	**12,488**	**50,266**	**837**	**1,604**	**64,774**	**55,854**	**3,584**	**0**	**5,336**	**788**
Baldwin	**First National Bank of Baldwin**	**2,309**	**16,628**	**42,364**	**455**	**2,674**	**63,520**	**56,944**	**737**	**0**	**5,839**	**651**
Bangor	**First National Bank of Bangor**	**3,111**	**17,174**	**47,229**	**560**	**994**	**67,948**	**60,536**	**1,225**	**0**	**6,187**	**1,082**
Baraboo	Baraboo National Bank	10,941	18,526	101,305	925	4,562	134,409	123,549	844	0	10,016	1,311
Baraboo	First National Bank & Trust Company	2,575	32,171	24,928	411	1,822	61,085	50,752	3,174	0	7,159	736
Barron	First National Bank of Barron	1,055	12,031	18,402	172	1,214	32,530	30,208	374	0	1,948	238
Beaver Dam	American National Bank	2,866	45,462	29,339	290	2,069	79,446	71,835	576	0	7,035	717
Beaver Dam	**Valley First National Bank**	**4,170**	**18,503**	**57,216**	**621**	**2,122**	**81,390**	**71,718**	**3,878**	**0**	**5,794**	**942**
Beloit	**First National Bank & Trust Company**	**12,530**	**47,581**	**103,156**	**1,124**	**7,305**	**169,448**	**142,706**	**11,136**	**0**	**15,606**	**1,356**
Berlin	**First National Bank of Berlin**	**1,582**	**20,469**	**26,784**	**505**	**848**	**49,178**	**40,334**	**3,763**	**0**	**5,081**	**616**
Blanchardville	**First National Bank**	**430**	**3,250**	**6,460**	**191**	**422**	**10,371**	**9,596**	**60**	**0**	**715**	**145**
Boyceville	National Bank of Boyceville	729	5,519	11,173	124	936	18,233	16,483	130	0	1,620	135
Columbus	First National Bank	2,002	28,174	30,319	202	2,083	62,376	53,998	936	0	7,442	494
Cudahy	M&I First National Bank of Cudahy	814	12,714	28,428	665	1,844	43,135	38,091	947	0	4,097	239
Darlington	Citizens National Bank	3,343	22,594	31,436	833	2,287	58,827	50,019	644	0	8,164	673
Darlington	**First National Bank**	**987**	**16,564**	**11,180**	**137**	**880**	**29,474**	**26,493**	**208**	**0**	**2,773**	**249**
Durand	**Security National Bank of Durand**	**3,138**	**48,145**	**33,750**	**453**	**2,238**	**86,818**	**73,692**	**563**	**0**	**12,563**	**1,120**
Eagle River	**First National Bank of Eagle River**	**3,633**	**18,286**	**34,610**	**171**	**2,358**	**58,716**	**52,901**	**1,077**	**0**	**4,738**	**328**
Eau Claire	**First Wisconsin Nat. Bank of Eau Claire**	**29,709**	**57,941**	**167,231**	**2,867**	**6,450**	**258,464**	**220,729**	**21,177**	**0**	**16,558**	**4,180**
Eau Claire	Norwest Bank Wisconsin Eau Claire, NA	9,173	69,038	76,691	2,932	5,520	157,490	142,660	7,114	0	7,716	(300)
Elkhorn	Bank One, Elkhorn, NA	5,700	29,316	90,140	1,032	2,865	126,989	110,788	5,324	0	10,877	1,773
Fond Du Lac	First Wis. Nat. Bank of Fond Du Lac	10,574	49,146	178,729	2,655	7,956	243,750	198,431	30,498	0	14,821	3,040
Fond Du Lac	National Exchange Bank & Trust	10,493	62,109	198,606	3,611	5,532	273,129	211,901	32,024	0	29,204	4,108
Genoa City	**American Nat. Bank & Trust Co. of Wisc.**	**2,072**	**7,815**	**11,601**	**187**	**2,540**	**23,841**	**20,969**	**409**	**0**	**2,463**	**(896)**
Glenwood City	**First National Bank of Glenwood**	**997**	**4,375**	**12,537**	**244**	**774**	**18,439**	**16,365**	**93**	**0**	**1,981**	**(340)**
Green Bay	**Associated Kellogg Bank, NA**	**67,335**	**131,498**	**524,051**	**6,949**	**23,887**	**739,822**	**559,352**	**111,883**	**17,000**	**51,587**	**10,700**
Green Bay	**Norwest Bank Wisconsin Green Bay, NA**	**1,479**	**38,390**	**32,869**	**1,385**	**1,427**	**72,780**	**68,405**	**1,462**	**0**	**2,913**	**(511)**
Hager City	Hiawatha National Bank	1,214	3,535	15,116	149	1,129	20,845	19,049	171	0	1,625	(105)
Hartford	[illegible] Bank of Hartford	3,124	32,464	49,393	392	3,739	88,328	77,986	735	0	9,607	863
Hartland	M&I Lake Country National Bank	1,632	9,027	30,267	326	1,370	41,970	38,588	312	0	3,070	443
Hayward	Peoples National Bank of Hayward	3,462	24,179	42,084	482	2,878	72,121	62,947	4,475	0	4,699	(971)
Hudson	**First National Bank of Hudson**	**4,202**	**21,543**	**50,017**	**560**	**3,980**	**79,182**	**72,701**	**598**	**0**	**5,883**	**851**
Janesville	**Bank One, Janesville N.A.**	**9,991**	**53,677**	**137,499**	**1,635**	**7,547**	**207,079**	**181,122**	**9,426**	**0**	**16,531**	**2,650**
Janesville	**Rock County National Bank**	**6,587**	**45,920**	**62,353**	**1,288**	**8,020**	**121,592**	**106,625**	**5,231**	**0**	**9,736**	**227**
Kenosha	**First National Bank of Kenosha**	**18,943**	**167,252**	**202,758**	**2,390**	**12,206**	**398,769**	**323,650**	**35,432**	**0**	**39,687**	**5,556**
La Crosse	Norwest Bank La Crosse, NA	11,985	96,868	126,397	1,105	6,940	241,085	204,759	22,719	775	12,832	2,898
Ladysmith	Pioneer National Bank	4,742	16,969	18,537	188	1,509	41,569	37,688	324	0	3,557	306
Lake Geneva	Citizens National Bank of Lake Geneva	2,653	9,186	34,521	224	1,105	47,241	42,924	300	0	4,017	671
Lake Geneva	First Bank Southeast of Lake Geneva, NA	12,685	46,471	92,451	904	9,619	160,322	145,478	2,370	0	12,474	1,474
Madison	**First Wisconsin Nat. Bank of Madison**	**97,654**	**224,276**	**418,077**	**7,867**	**32,420**	**764,560**	**681,427**	**36,361**	**0**	**46,772**	**12,996**
Manitowoc	**Associated Bank Lakeshore, N.A.**	**11,708**	**88,954**	**178,203**	**2,705**	**10,428**	**286,588**	**237,010**	**21,938**	**5,900**	**21,740**	**3,777**
Manitowoc	**First National Bank In Manitowoc**	**8,370**	**48,091**	**105,239**	**1,239**	**4,754**	**165,215**	**137,510**	**15,002**	**0**	**12,703**	**1,889**
Marinette	**Stephenson National Bank & Trust**	**3,030**	**33,522**	**58,988**	**804**	**2,726**	**97,462**	**86,357**	**1,467**	**0**	**9,638**	**773**
Marshfield	Associated Citizens Bank, NA	6,035	33,896	74,769	895	2,845	116,650	103,221	4,010	1,200	8,219	1,426
Medford	Fidelity National Bank	2,160	8,741	22,326	200	905	33,932	30,878	540	0	2,514	280
Menasha	First National Bank - Fox Valley	5,013	12,499	37,450	475	1,345	55,832	51,552	527	0	3,753	367
Milwaukee	Bank One Wisconsin Trust Company, NA	229	23,816	0	0	4,584	28,629	0	5,000	0	23,629	8,711
Milwaukee	Bank One, Milwaukee, NA	250,620	412,800	2,129,194	32,253	124,296	2,884,657	2,052,646	597,068	0	234,943	35,573

Data in thousands from individual bank call reports

		Assets						Liabilities		Capital		
City	Bank	Cash[a]	Invest.[b] Owned	Total[c] Loans	Loan[d] Res.	Other[e] Assets	Total[f] Assets	Total[g] Deposits	Other[h] Liab.	Capital[i] Notes	Equity[j] Capital	Net[k] Income
Milwaukee	**First Bank Southeast, NA**	**15,267**	**48,220**	**191,928**	**2,342**	**17,109**	**270,182**	**246,323**	**2,581**	**0**	**21,278**	**2,292**
Milwaukee	**First Bank, (N.A.)**	**109,074**	**32,170**	**820,540**	**27,178**	**54,906**	**989,512**	**700,849**	**205,815**	**18,000**	**64,848**	**(12,864)**
Milwaukee	**First Wisconsin Nat. Bank of Milwaukee**	**638,922**	**819,753**	**2,898,875**	**68,101**	**276,006**	**4,565,455**	**3,542,740**	**728,004**	**0**	**294,711**	**67,662**
Milwaukee	**University National Bank**	**3,141**	**14,013**	**22,389**	**809**	**2,231**	**40,965**	**38,037**	**508**	**0**	**2,420**	**201**
Monroe	First National Bank And Trust	5,927	39,978	75,587	1,380	5,442	125,554	114,751	1,724	0	9,079	1,553
Neenah	Associated Bank, National Association	19,003	103,315	169,405	2,346	9,518	298,895	246,311	30,523	2,000	20,061	2,467
Neillsville	M&I National Bank of Neillsville	591	14,260	27,322	466	1,288	42,995	37,657	1,830	0	3,508	573
New Richmond	First Nat. Bank of New Richmond	2,812	9,161	25,784	138	3,440	41,059	37,186	326	0	3,547	466
Niagara	**First National Bank of Niagara**	**4,927**	**4,575**	**17,016**	**125**	**938**	**27,331**	**24,564**	**188**	**0**	**2,579**	**165**
Oak Creek	**Tri City Nat. Bank of Oak Creek**	**15,369**	**63,473**	**185,365**	**2,254**	**26,124**	**288,077**	**253,009**	**7,714**	**0**	**27,354**	**2,247**
Oconto	**First National Bank of Wisconsin**	**5,012**	**34,071**	**66,621**	**688**	**5,121**	**110,137**	**99,418**	**1,799**	**0**	**8,920**	**740**
Oregon	**Community National Bank**	**2,025**	**10,567**	**22,680**	**171**	**908**	**36,009**	**33,072**	**368**	**0**	**2,569**	**434**
Oshkosh	Bank One, Oshkosh, NA	5,601	22,622	78,428	970	4,113	109,794	98,771	2,195	0	8,828	1,294
Oshkosh	First Wis. Nat. Bank of Oshkosh	10,929	30,950	184,963	2,677	9,841	234,006	206,199	12,882	0	14,925	3,318
Park Falls	First National Bank of Park Falls	2,571	15,141	36,488	285	2,964	56,879	51,929	359	0	4,591	102
Pesh tigo	Peshtigo National Bank	1,774	11,982	16,036	164	1,344	30,972	28,112	297	0	2,563	41
Platteville	**Clare Bank, N.A.**	**4,684**	**55,294**	**40,992**	**902**	**3,242**	**103,310**	**91,704**	**2,340**	**0**	**9,266**	**1,648**
Platteville	**First National Bank of Platteville**	**3,259**	**15,319**	**43,261**	**468**	**2,987**	**64,558**	**57,675**	**965**	**0**	**5,918**	**535**
Portage	**First National Bank of Portage**	**3,844**	**30,514**	**71,481**	**573**	**5,564**	**110,830**	**101,663**	**1,735**	**0**	**7,432**	**1,265**
Princeton	**First Wis. Nat. Bank of Princeton**	**795**	**12,187**	**22,533**	**336**	**972**	**36,151**	**33,358**	**368**	**0**	**2,425**	**536**
Racine	Bank One, Racine, NA	16,877	82,754	236,781	2,799	12,783	346,396	301,300	16,716	0	28,380	4,851
Rhinelander	Valley First National Bank	5,238	41,967	74,579	805	4,609	125,588	113,371	2,156	0	10,061	1,580
Rice Lake	First Wis. Nat. Bank of Rice Lake	3,332	29,601	46,819	855	1,930	80,827	75,272	651	0	4,904	1,038
Ripon	Valley First National Bank of Ripon	1,662	14,103	40,590	427	1,450	57,378	52,845	552	0	3,981	588
River Falls	**First National Bank of River Falls**	**3,322**	**40,981**	**62,235**	**1,000**	**2,758**	**108,296**	**94,502**	**3,600**	**0**	**10,194**	**1,137**
Saint Croix Falls	**First Nat. Bank of Saint Croix Falls**	**3,573**	**14,032**	**24,483**	**348**	**2,171**	**43,911**	**40,288**	**379**	**0**	**3,244**	**285**
Shawano	**Citizens Bank, NA**	**4,759**	**38,819**	**67,977**	**479**	**4,238**	**115,314**	**97,676**	**4,233**	**0**	**13,405**	**776**
Shawano	**Valley Bank of Shawano, NA**	**4,810**	**33,650**	**79,272**	**847**	**3,681**	**120,566**	**107,151**	**4,800**	**0**	**8,615**	**1,540**
Sheboygan	First Wis. Nat. Bank of Sheboygan	17,836	108,342	288,940	4,625	12,568	423,061	301,793	93,671	0	27,597	5,503
Sparta	Union National Bank & Trust Co.	5,535	19,592	25,616	405	1,015	51,353	44,349	1,548	0	5,456	489
Stevens Point	Bank One, Stevens Point, NA	9,034	19,289	123,624	1,560	6,853	157,240	131,953	12,177	0	13,110	2,231
Stevens Point	M&I First Nat. Bank of Stevens Point	16,311	59,847	120,719	1,560	5,251	200,568	183,336	1,628	0	15,604	2,261
Stoughton	**First National Bank of Stoughton**	**2,959**	**19,649**	**20,976**	**214**	**1,957**	**45,327**	**39,731**	**825**	**0**	**4,771**	**408**
Sturgeon Bay	**First National Bank**	**3,127**	**14,606**	**30,580**	**391**	**2,420**	**50,342**	**45,689**	**337**	**0**	**4,316**	**158**
Superior	**M&I First National Bank of Superior**	**3,977**	**33,972**	**49,198**	**745**	**2,729**	**89,131**	**76,071**	**5,594**	**0**	**7,466**	**875**
Superior	**National Bank of Commerce**	**10,399**	**46,010**	**94,743**	**1,793**	**3,492**	**152,851**	**125,335**	**12,000**	**0**	**15,516**	**1,907**
Superior	Superior National Bank	2,021	8,244	5,965	180	401	16,451	13,233	421	0	2,797	217
Tigerton	First National Bank In Tigerton	3,027	3,220	7,463	58	411	14,063	12,802	263	0	998	93
Viroqua	First National Bank In Viroqua	2,446	15,999	23,036	346	1,015	42,150	37,442	385	0	4,323	442
Watertown	Valley Bank, South Central, N.A.	5,303	18,231	50,407	516	3,486	76,911	63,822	8,188	0	4,901	818
Waupaca	**First National Bank of Waupaca**	**5,028**	**16,386**	**80,364**	**432**	**2,608**	**103,954**	**95,178**	**1,541**	**0**	**7,235**	**1,110**
Waupun	**The National Bank of Waupun**	**2,546**	**14,742**	**34,315**	**309**	**1,259**	**52,553**	**45,279**	**1,019**	**0**	**6,255**	**619**
Wausau	**First Wisconsin Nat. Bank of Wausau**	**6,685**	**27,881**	**52,430**	**948**	**2,927**	**88,975**	**80,446**	**2,459**	**0**	**6,070**	**830**
Wausau	**M&I First American National Bank**	**20,659**	**48,873**	**204,437**	**2,469**	**12,815**	**284,315**	**246,137**	**14,402**	**0**	**23,776**	**3,847**
West Bend	M&I First National Bank	8,479	62,808	111,720	1,255	4,898	186,650	165,311	5,709	0	15,630	3,046
Wisconsin Rapids	First Nat. Bank of Wisconsin Rapids	7,025	68,816	70,620	1,184	3,835	149,112	133,627	3,092	0	12,393	1,717
Wisconsin Rapids	Wood County National Bank & Trust	10,328	67,161	93,575	1,512	5,822	175,374	149,618	7,262	0	18,494	2,612

Data in thousands, from individual bank call reports

KEY BANK RATIOS

Caution: This information is presented only as a basic guide to understanding bank operations and the regulation of banking institutions. A typical bank examination consumes hundreds of hours of extremely detailed financial analysis work. It is inaccurate and misleading to draw conclusions about any bank's strength, safety or soundness based on a review of these isolated ratios. Use this summary only as a guide; speak personally to your banker should you be interested in further information.

Chart Headings:

a) Cash
b) Investments Owned by the Bank
c) Total Loans
d) Loan Reserve
e) Other Assets
f) Total Assets
g) Total Deposits
h) Other Liabilities
i) Capital Notes
j) Equity Capital
k) Net Income

		STATE-CHARTERED BANKS STATEWIDE AVERAGES
Indicates Bank Strength		
Total Capital to Assets	i+j+d divided by f+d	9.2%
Indicates Bank Liquidity		
Loans to Deposits	c divided by g	70.5%
Loans to Assets	c divided by f	60.7%
Indicates Bank's ability to absorb loan losses		
Loan Reserve to Loans	d divided by c	1.40%
Indicates Bank Stockholders' Return on Investment		
Net Income to Equity Capital and Capital Notes	k divided by j+i	11.50%
Indicates Bank Profitability		
Net Income to Total Assets	k divided by f	.97%